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Chapter you are filing under:	
■ Chapter 7	
☐ Chapter 11	
☐ Chapter 12	
☐ Chapter 13	☐ Check if this an amended filing
	■ Chapter 7 □ Chapter 11 □ Chapter 12

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Phillip	Charity
	your government-issued picture identification (for example, your driver's license or passport).	First name	First name
		Channon	Jean
		Middle name	Middle name
	Bring your picture identification to your	Wright, Jr.	Wright
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3185	xxx-xx-3203

Page 2 of 97 Document Phillip Channon Wright, Jr. Debtor 1 Debtor 2 Charity Jean Wright Case number (if known) **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 5520 Gloster Dr., Apt. 1A Roanoke, VA 24019 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Roanoke County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, I I have lived in this district longer than in any have lived in this district longer than in any other other district. district. I have another reason, I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if known) Tell the Court About Your Bankruptcy Case Part 2: The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay П The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. When District District When Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you District When Case number, if known 11. Do you rent your □ No. Go to line 12 residence? ■ Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Phillip Channon Wright, Jr. Debtor 1 Debtor 2 Charity Jean Wright Case number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time ■ No. Go to Part 4. business? ☐ Yes. Name and location of business A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) П Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure Bankruptcy Code and are you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). Code. ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs urgent repairs? Number, Street, City, State & Zip Code

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If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver credit counseling with the court.

combat zone.

of credit counseling with the court.

If you believe you are not required to receive a briefing

about credit counseling, you must file a motion for waiver

Document Page 6 of 97 Phillip Channon Wright, Jr. Debtor 1 Debtor 2 Charity Jean Wright Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16ล Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do □ 1-49 1,000-5,000 **25,001-50,000** you estimate that you 50-99 □ 5001-10,000 **50.001-100.000** owe? 100-199 **1**0,001-25,000 ☐ More than 100,000 200-999 19. How much do you \$0 - \$50,000 □ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion estimate your assets to ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million **\$100,001 - \$500,000** □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million ☐ More than \$50 billion 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** ☐ \$50,000,001 ~ \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million ☐ More than \$50 billion Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Phillip Channon Wright, Jr. Is/ Charity Jean Wright Phillip Channon Wright, Jr. **Charity Jean Wright** Signature of Debtor 1 Signature of Debtor 2 Executed on October 23, 2019 Executed on October 23, 2019 MM / DD / YYYY MM / DD / YYYY

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Page 7 of 97 Document Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if known) For your attorney, if you are I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed represented by one under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) If you are not represented by and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the an attorney, you do not need schedules filed with the petition is incorrect. to file this page. /s/ Darren Delafield Date October 23, 2019 Signature of Attorney for Debtor MM / DD / YYYY Darren Delafield 35981 Printed name **Darren Delafield** Firm name 4311 Williamson Rd NW Roanoke, VA 24012-2820 Number, Street, City, State & ZIP Code Contact phone 5403668665 Email address darren@delafieldlawfirm.com 35981 Bar number & State

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Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I....

Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J..... 4,765.00

#### Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
  - No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
  - Yes

(if known)

- What kind of debt do you have?
  - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
  - Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Deb Deb		Phillip Channon Wright, Jr. Charity Jean Wright	Case number (if known)	
8.	From 122A	the Statement of Your Current Monthly Income: Copy -1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Lin	your total current monthly income from Official Form ne 14.	\$ 2,112.91

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cl	alm in the second
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	398.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	5	398.00

Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Page 10 of 97 Desc Main Document Fill in this information to identify your case and this filing: Phillip Changon Wright Jr. Debtor 1

D GB (G)	First Name	Middle	Name Last Name		
Debtor 2	Charity Jean		LEST NAME		
(Spouse, if filing)	First Name		: Name Last Name		
United States Ba	ankruptcy Court for	the: WESTERN	DISTRICT OF VIRGINIA		
Case number				TOTO POOR NANALAI	☐ Check if this is an
					amended filing
Official Fo	rm 106A/E	3			
	le A/B: Pi	_			12/15
In each category, s think it fits best. E information. If mor Answer every ques	separately list and d Be as complete and re space is needed, stion.	lescribe items. List accurate as possib attach a separate s	an asset only once. If an asset fits in more than one.  e. If two married people are filing together, both are neet to this form. On the top of any additional pages	equally responsible for su	the category where you
Part 1: Describe	Each Residence, B	uilding, Land, or Ot	her Real Estate You Own or Have an Interest In	TETATAVIJAVANAMAMAMAMAMAMAMAMAMAMAMAMAMAMAMAMAMAM	
1. Do you own or	have any legal or ec	uitable interest in a	ny residence, building, land, or similar property?		
☐ No. Go to Pa	rt 2.				
Yes. Where i	is the property?				
1.1 5520 Glos	ster Drive, Apt.	1Δ	What is the property? Check all that apply		
	, if available, or other des		<ul><li>☐ Single-family home</li><li>■ Duplex or multi-unit building</li></ul>	Do not deduct secured cla the amount of any secure	
			Condominium or cooperative	Creditors Who Have Clair	ns Secured by Property.
			Gordon Maria de Cooperative		
Roanoke	VA	24019-0000	Manufactured or mobile home	Current value of the	Current value of the
City	State	ZIP Code	☐ Land ☐ Investment property	entire property? \$2.00	portion you own? \$2.00
4,	566	211 0000	☐ Timeshare		
			Other		our ownership interest ancy by the entireties, or
			Who has an interest in the property? Check one  Debtor 1 only	a life estate), if known. Lease hold	
Roanoke			Debtor 1 only Debtor 2 only	Lease Hold	· · · · · · · · · · · · · · · · · · ·
County		,	Debtor 1 and Debtor 2 only		
County			At least one of the debtors and another	Check if this is com (see instructions)	munitu nennatu.
CODINY					monity property
Coding			Other information you wish to add about this ite		monity property
County			Other information you wish to add about this ite property identification number:		mamily property
County			<del>-</del>		тапту <del>ргоре</del> пу
Coonty			<del>-</del>		mainty property
2. Add the doll	lar value of the po	ortion you own fo	property identification number: r all of your entries from Part 1, including any	m, such as local	
2. Add the doll	lar value of the po nave attached for	ortion you own fo Part 1. Write that	property identification number:	m, such as local	\$2.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

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Debt Debt			Case number <i>(if known)</i>	
3. <b>C</b> a	ars, vans, trucks, tractors, sport utility v	ehicles, motorcycles		
	No	•		
	Yes			
	i es			
3.1	Make: Ford	Who has an interest in the property? Check one	Do not deduct secured claims or exemption	s. Put
	Model: F150	Debtor 1 only	the amount of any secured claims on Scheo Creditors Who Have Claims Secured by Pro	lule D:
	Year: 2003	Debtor 2 only	Greations who have Chaims Secured by Fre	рену.
	Approximate mileage: 398,000	Debtor 1 and Debtor 2 only	Current value of the Current value of entire property? portion you ow	
	Other information:	☐ At least one of the debtors and another	parton years	
	Supercrew King Ranch, 2WD		¢0.500.00	
		Check if this is community property (see instructions)	\$2,500.00 \$2,	500.00
				***************************************
3.2	Make: Cadillac	Who has an interest in the property? Check one	Do not deduct secured claims or exemption:	s. Put
	Model: Escalade ESV	Debtor 1 only	the amount of any secured claims on Scheo Creditors Who Have Claims Secured by Pro	
	Year: 2003	Debtor 2 only	•	
	Approximate mileage: 170132	☐ Debtor 1 and Debtor 2 only	Current value of the Current value of entire property? portion you ow	
	Other information:	At least one of the debtors and another		
		_	\$0.0F0.00	
		Check if this is community property (see instructions)	\$2,850.00 \$1,4	425.00
***************************************	i			
3.3	Make: Chevrolet	Who has an interest in the property? Check one	Do not deduct secured claims or exemptions	s. Put
	Model: Suburban	Debtor 1 only	the amount of any secured claims on Sched Creditors Who Have Claims Secured by Pro	
	Year: 2008	Debtor 2 only	•	
	Approximate mileage: 224321	Debtor 1 and Debtor 2 only	Current value of the Current value o entire property? portion you ow	
	Other information:	At least one of the debtors and another		
	C1500 LS		\$5.375.00	775 00
		Check if this is community property (see instructions)	\$5,275.00 \$5,2	275.00
3.4	Make: Mallard	Who has an interest in the property? Check one	Do not deduct secured claims or exemptions	s. Put
	Model: Camper	Debtor 1 only	the amount of any secured claims on Sched Creditors Who Have Claims Secured by Pro	
	Year: 1990	☐ Debtor 2 only	•	, ,
	Approximate mileage:	Debtor 1 and Debtor 2 only	Current value of the Current value or entire property? portion you ow	
	Other information:	☐ At least one of the debtors and another		
	Value listed is the price paid for		64.000.00	
	the camper, but currently the camper is unusable. It needs a	Check if this is community property (see instructions)	\$1,000.00 \$1,0	00.00
	new floor, it leaks, the air	(		
	conditioner doesn't work, the			
	electric couch doesn't work			
			D	
3.5	Make: Kia	Who has an interest in the property? Check one	Do not deduct secured claims or exemptions the amount of any secured claims on Schede	ule D:
	Model: Sportage	Debtor 1 only	Creditors Who Have Claims Secured by Pro-	perty.
	Year: 1999 Approximate mileage: Unknown	Debtor 2 only	Current value of the Current value of	
	Approximate mileage: Unknown Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own	1?
	Vehicle is still in our names but	At least one of the debtors and another		
	is at Star City Auto Parts (a	☐ Check if this is community property	\$100.00 \$1	00.00
	salvage yard); value is scrap	(see instructions)		
	value			

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Debtor 1 Debtor 2	Phillip Channon Wright, Jr. Charity Jean Wright Case number (if known)	
4. Waterc Example ■ No □ Yes	raft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories es: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	
.pages	e dollar value of the portion you own for all of your entries from Part 2, including any entries for you have attached for Part 2. Write that number here=>	\$10,300.00
6. Housel Examp	escribe Your Personal and Household Items wn or have any legal or equitable interest in any of the following items?  Hold goods and furnishings Hes: Major appliances, furniture, linens, china, kitchenware  Describe	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Living room furnishings including a massage chair, a couch, a love seat, a TV stand, 2 end tables and 2 lamps	\$200.00
	Kitchen and dining room furnishings including a table, chairs, a shelf and a pie safe	\$200.00
	Bedroom furnishings including 4 beds, 3 dressers, a chest of drawers, and 4 night stands	\$250.00
	Major appliances including a freezer and a toaster oven	\$50.00
	Collection of DVDs, Blu-ray discs and CDs	\$50.00
□ No	les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music co including cell phones, cameras, media players, games  Describe  Household electronics including 4 TVs, a Blu-Ray player, 2	
	laptops, 1 printer, 2 Play Station 2s, and 4 cell phones.	\$1,800.00
Examp. ■ No	bles of value les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, other collections, memorabilia, collectibles  Describe	or baseball card collections;
Examp ■ No	ent for sports and hobbies  les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ar musical instruments  Describe	nd kayaks; carpentry tools;
10. <b>Firear</b> ı <i>Exam</i> ı □ No	ns oles: Pistols, rifles, shotguns, ammunition, and related equipment	

Official Form 106A/B

Schedule A/B: Property

Case	19-71400 Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Document Page 13 of 97	Desc Main
	Channon Wright, Jr. y Jean Wright Case number (if known,	1
Yes. Describe		
— Pos. Describe.		
	A shotgun and 2 rifles inherited from father	\$150.00
11. Clothes  Examples: Every  No  Yes. Describe.	vday clothes, furs, leather coats, designer wear, shoes, accessories	
	Wearing apparel including clothes, footwear, miscellaneous costume jewelry and accessories	\$800.00
12. <b>Jewelry</b> Examples: Every □ No ■ Yes. Describe.	vday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, 	gold, silver
	Wedding ring set	\$100.00
■ No □ Yes. Give spectors  15. Add the dollar for Part 3. Write	2 dogs and 4 sugar gliders  nal and household items you did not already list, including any health aids you did not list bific information  value of all of your entries from Part 3, including any entries for pages you have attached a that number here	\$10.00
Part 4: Describe Your Do you own or have	r Financial Assets e any legal or equitable interest in any of the following?	Current value of the
	any logar of equitable interest in any of the following:	portion you own? Do not deduct secured claims or exemptions.
□ No	y you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petit	tion
	Cash	\$9.96
	Cash	\$53.00
institu	ey king, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage utions. If you have multiple accounts with the same institution, list each.	houses, and other similar
□ No ■ Yes	Institution name:	

Official Form 106A/B

Schedule A/B: Property

Case 19-71400 Doc 1 Phillip Channon Wright, Jr. **Charity Jean Wright** Case number (if known) Wells Fargo \$404.00 .36 29 72 00 ınd

17.1. <b>C</b>	necking	wells rargo	\$404.
17.2. <b>C</b>	hecking	Wells Fargo (we are on three of our children's checking accounts, but we do not make deposits into their accounts; all of the money in the accounts belongs to that individual child)	\$34.
17.3. <b>C</b>	hecking	Wells Fargo (we are on three of our children's checking accounts, but we do not make deposits into their accounts; all of the money in the accounts belongs to that individual child)	\$417.
17.4. <b>C</b>	hecking	Wells Fargo (we are on three of our children's checking accounts, but we do not make deposits into their accounts; all of the money in the accounts belongs to that individual child)	\$0.
17.5. <b>C</b>	hecking	Wells Fargo (this account was my Mary Kay business account, but I was never able to sell anything, and there is no money in the account, even though it is still open).	\$0.
joint venture  ■ No □ Yes. Give specific information about Name of Name of Name of Name of Name of Name of Negotiable instruments include pers	out themof entity:  and other negotional checks, cash	% of ownership:	n LLC, partnership, a
■ No □ Yes. Give specific information about Issuer I			
21. Retirement or pension accounts  Examples: Interests in IRA, ERISA,  No  ✓ Yes. List each account separately.		3(b), thrift savings accounts, or other pension or profit-sharing plans	
22. Security deposits and prepayment Your share of all unused deposits yo Examples: Agreements with landlord No	ts ou have made so t	Institution name:  hat you may continue service or use from a company ublic utilities (electric, gas, water), telecommunications companies, o	ır others
☐ Yes		Institution name or individual:	
■ No		to you, either for life or for a number of years)	
☐ Yes Issuer name ar	nd description.		
24. Interests in an education IRA, in an 26 U.S.C. §§ 530(b)(1), 529A(b), and	account in a qua 529(b)(1).	alified ABLE program, or under a qualified state tuition program	i.

Official Form 106A/B

Debtor 1

Debtor 2

Case 19-71400 Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Page 15 of 97 Document Debtor 1 Phillip Channon Wright, Jr. Debtor 2 **Charity Jean Wright** Case number (if known) ■ No institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else □ No Yes. Give specific information.. Worker's Compensation claim (Debtor is currently receiving \$452.98 per week) Unknown 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue □ No Yes. Describe each claim......

Official Form 106A/B

Schedule A/B: Property

	Case 19-71400 E	Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Document Page 16 of 97	Desc Main
Debtor 1 Debtor 2	Phillip Channon Wright Charity Jean Wright	)	
		Fair debt collection practices act claims. (Debtor knows of no such claims at the time of the filing of the petition)	Unknown
		Inchoate personal injury claims. (Debtor knows of no such claims at the time of the filing of the petition)	Unknown
□ No	contingent and unliquidated  Describe each claim	claims of every nature, including counterclaims of the debtor and rights t	to set off claims
		Inchoate inheritance (Debtor knows of no such claim at the time of the filling of the petition)	Unknown
for P Part 5: De 37. Do you No. G	art 4. Write that number here	entries from Part 4, including any entries for pages you have attached  pperty You Own or Have an Interest In. List any real estate in Part 1.	\$919.33
Part 6: De	escribe Any Farm- and Commerci you own or have an interest in farm	al Fishing-Related Property You Own or Have an Interest In. land, list it in Part 1.	
■ No.	u own or have any legal or ed Go to Part 7. s. Go to line 47.	uitable interest in any farm- or commercial fishing-related property?	
Part 7:	Describe All Property You Ow	n or Have an Interest in That You Did Not List Above	
Exam <sub>l</sub> ■ No	u have other property of any oles: Season tickets, country cl		
54. Add	the dollar value of all of your	entries from Part 7. Write that number here	\$0.00

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Debtor 2 Debtor 2	The state of the s			Case number (if known)	
Part 8:	List the Totals of Each Part of this Form	·		NATIONAL DESCRIPTION OF THE PROPERTY OF THE PR	
55. <b>Pa</b>	rt 1: Total real estate, line 2		**************		\$2.00
56. Pa	rt 2: Total vehicles, line 5		\$10,300.00		
57. <b>Pa</b>	rt 3: Total personal and household items, line 15		\$3,610.00		
58. <b>Pa</b>	rt 4: Total financial assets, line 36	22422	\$919.33		
59. <b>Pa</b>	rt 5: Total business-related property, line 45		\$0.00		
60. Pa	rt 6: Total farm- and fishing-related property, line 52		\$0.00		
61. Pa	rt 7: Total other property not listed, line 54	+	\$0.00		
62. <b>To</b> f	tal personal property. Add lines 56 through 61		\$14,829.33	Copy personal property total	\$14,829.33
63. <b>To</b>	tal of all property on Schedule A/B. Add line 55 + line 62				\$14,831.33

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		Document	Р	age 18 of 97	
Fill in this infor	rmation to identify your case:				
Debtor 1	Phillip Channon Wright,	Jr.	l	.ast Name	
Debtor 2 (Spouse if, filing)	Charity Jean Wright First Name N	liddle Name	<u>-</u>	ast Name	
United States Ba	ankruptcy Court for the: WEST	ERN DISTRICT OF V	IRGII	NIA	
Case number (if known)					☐ Check if this is an amended filing
Official Fo	o <u>rm 106C</u> le C: The Proper	ty You Cla	im	as Exempt	4/19
he property you	listed on Schedule A/B: Property of nd attach to this page as many co	(Official Form 106A/B)	as yo	our source, list the property that you	supplying correct information. Using claim as exempt. If more space is additional pages, write your name and
specific dollar a any applicable s unds—may be exemption to a	imount as exempt. Alternatively statutory limit. Some exemption unlimited in dollar amount. How	, you may claim the fo ssuch as those for vever, if you claim an	ull fa heal exer	nption of 100% of fair market value	ng exempted up to the amount of enefits, and tax-exempt retirement
Part 1: Ident	ify the Property You Claim as E	xempt			
1. Which set o	of exemptions are you claiming?	? Check one only, ever	if yo	our spouse is filing with you.	
You are c	claiming state and federal nonbant	cruptcy exemptions. 1	1 U.S	S.C. § 522(b)(3)	
☐ You are o	claiming federal exemptions. 11 L	J.S.C. § 522(b)(2)			
2. For any pro	perty you list on Schedule A/B	that you claim as exe	mpt,	fill in the information below.	
Brief descript Schedule A/E	tion of the property and line on 3 that lists this property	Current value of the portion you own Copy the value from Schedule A/B		ount of the exemption you claim	Specific laws that allow exemption
VA 24019	ter Drive, Apt. 1A Roanoke, Roanoke County chedule A/B: 1.1	\$2.00		\$2.00 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Supercrew	F150 398,000 miles v King Ranch, 2WD chedule A/B: 3.1	\$2,500.00		\$2,500.00	Va. Code Ann. § 34-26(8)
				any applicable statutory limit	

miles

miles C1500 LS \$1,425.00

\$5,275.00

2003 Cadillac Escalade ESV 170132

2008 Chevrolet Suburban 224321

Line from Schedule A/B: 3.2

Line from Schedule A/B: 3.3

Va. Code Ann. § 34-26(8)

Va. Code Ann. § 34-26(8)

\$1,425.00

\$5,275.00

100% of fair market value, up to any applicable statutory limit

100% of fair market value, up to

any applicable statutory limit

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Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright			Case number (if known	)
Brief description of the property and line Schedule A/B that lists this property	on Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
1990 Mallard Camper Value listed is the price paid for	the \$1,000.00		\$999.00	Va. Code Ann. § 34-26(8)
camper, but currently the campe unusable. It needs a new floor, it leaks, the air conditioner doesn't work, the electric couch doesn't work  Line from Schedule A/B: 3.4	ris t		100% of fair market value, up to any applicable statutory limit	
1990 Mallard Camper Value listed is the price paid for	\$1,000.00		\$1.00	Va. Code Ann. § 34-4
camper, but currently the campe unusable. It needs a new floor, it leaks, the air conditioner doesn't work, the electric couch doesn't work  Line from Schedule A/B: 3.4	ris :		100% of fair market value, up to any applicable statutory limit	
1999 Kia Sportage Unknown mile Vehicle is still in our names but i	es \$100.00 s at		\$0.00	Va. Code Ann. § 34-26(8)
Star City Auto Parts (a salvage yard); value is scrap value Line from Schedule A/B: 3.5			100% of fair market value, up to any applicable statutory limit	
Living room furnishings includin massage chair, a couch, a love s			\$200.00	Va. Code Ann. § 34-26(4a)
a TV stand, 2 end tables and 2 land Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Kitchen and dining room furnishi including a table, chairs, a shelf a			\$200.00	Va. Code Ann. § 34-26(4a)
a pie safe Line from <i>Schedule A/B:</i> <b>6.2</b>			100% of fair market value, up to any applicable statutory limit	
Bedroom furnishings including 4 beds, 3 dressers, a chest of draw			\$250.00	Va. Code Ann. § 34-26(4a)
and 4 night stands Line from Schedule A/B: 6.3			100% of fair market value, up to any applicable statutory limit	
Major appliances including a free and a toaster oven	ezer \$50.00		\$50.00	Va. Code Ann. § 34-26(4a)
Line from Schedule A/B: 6.4			100% of fair market value, up to any applicable statutory limit	
Collection of DVDs, Blu-ray discs	\$50.00		\$50.00	Va. Code Ann. § 34-26(4a)
Line from Schedule A/B: <b>6.5</b>			100% of fair market value, up to any applicable statutory limit	
Household electronics including TVs, a Blu-Ray player, 2 laptops,			\$1,800.00	Va. Code Ann. § 34-26(4a)
printer, 2 Play Station 2s, and 4 cophones. Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	

### Case 19-71400 Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Desc Main Document Page 20 of 97

Debtor 1 Debtor 2			~~~	Case number (if known)	
	f description of the property and line on edule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
A s fath	hotgun and 2 rifles inherited from	\$150.00		\$150.00	Va. Code Ann. § 34-26(2)
	e from Schedule A/B: 10.1			100% of fair market value, up to any applicable statutory limit	
foo	aring apparel including clothes, twear, miscellaneous costume	\$800.00	-	\$800.00	Va. Code Ann. § 34-26(4)
	relry and accessories from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
	dding ring set	\$100.00		\$100.00	Va. Code Ann. § 34-26(1a)
	THE CONTROL OF THE CO			100% of fair market value, up to any applicable statutory limit	
	ogs and 4 sugar gliders	\$10.00		\$10.00	Va. Code Ann. § 34-26(5)
		·		100% of fair market value, up to any applicable statutory limit	
<b>Cas</b> Line	sh e from <i>Schedule A/B</i> : <b>16.1</b>	\$9.96		\$9.96	Va. Code Ann. § 34-4
				100% of fair market value, up to any applicable statutory limit	
Cas Line	sh from Schedule A/B: <b>16.2</b>	\$53.00		\$53.00	Va. Code Ann. § 34-4
		·		100% of fair market value, up to any applicable statutory limit	
	ecking: Wells Fargo	\$404.00		\$404.00	Va. Code Ann. § 34-4
				100% of fair market value, up to any applicable statutory limit	
	ecking: Wells Fargo (we are on ee of our children's checking	\$34.36		\$33.36	Va. Code Ann. § 6.2-606
acc dep the to ti	nounts, but we do not make posits into their accounts; all of money in the accounts belongs that individual child)  from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit	
	ecking: Wells Fargo (we are on se of our children's checking	\$34.36		\$1.00	Va. Code Ann. § 34-4
acc dep the to ti	counts, but we do not make posits into their accounts; all of money in the accounts belongs that individual child) from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit	
	ecking: Wells Fargo (we are on see of our children's checking	\$417.29		\$416.29	Va. Code Ann. § 6.2-606
acc dep the to tl	counts, but we do not make posits into their accounts; all of money in the accounts belongs that individual child)			100% of fair market value, up to any applicable statutory limit	

**Document** Page 21 of 97 Phillip Channon Wright, Jr. Debtor 1 Debtor 2 Charity Jean Wright Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Checking: Wells Fargo (we are on Va. Code Ann. § 34-4 \$417.29 \$1.00 three of our children's checking accounts, but we do not make 100% of fair market value, up to deposits into their accounts; all of any applicable statutory limit the money in the accounts belongs to that individual child) Line from Schedule A/B: 17.3 Checking: Wells Fargo (we are on Va. Code Ann. § 6.2-606 \$0.72 \$0.72 three of our children's checking accounts, but we do not make 100% of fair market value, up to deposits into their accounts; all of any applicable statutory limit the money in the accounts belongs to that individual child) Line from Schedule A/B: 17.4 Worker's Compensation claim Va. Code Ann. § 65.2-531 Unknown 100% (Debtor is currently receiving \$452.98 per week) 100% of fair market value, up to Line from Schedule A/B: 30.1 any applicable statutory limit (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Entered 10/23/19 14:29:02

3.	Are y	ou c	laiming	jа	home	stead	exe	mption	of more	than \$	170,350.00?

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Case 19-71400

Doc 1

Filed 10/23/19

Yes Case 19-71400 Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Desc Mair Document Page 22 of 97

Fill in this infor	mation to identify your	case:		
Debtor 1	Phillip Channon \	Vright, Jr.		
	First Name	Middle Name	Last Name	
Debtor 2	Charity Jean Wrig	aht		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT (	OF VIRGINIA	
Case number				
(if known)				] Check if this i
				amended filin

#### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

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Fi	ll in this inforn	nation to identify your case:					
De	ebtor 1	Phillip Channon Wrigh	f ir				
		First Name	Middle Name Last Nam	e			
De	ebtor 2	Charity Jean Wright			•		
(Sp	ouse if, filing)	First Name	Middle Name Last Nam	e			
Ur	nited States Bar	nkruptcy Court for the: WES	STERN DISTRICT OF VIRGINIA				
Ca	ase number						
i	(nown)					☐ Chec	k if this is an
<u> </u>						amen	nded filing
Ωí	fficial Form	106E/E					
	***************************************	***************************************	Have Unsecured Claim	_			40/45
_			1 for creditors with PRIORITY claims a		ior anditon with NO	NDDIODITY -I-i	12/15
any Sch Sch left nan	executory continedule G: Executivedule D: Credito  Attach the Continedule D: Attach the Continedule D: Credito  Attach the Credito  Attach the Creditor D: Cr	racts or unexpired leases that co tory Contracts and Unexpired Le ors Who Have Claims Secured by tinuation Page to this page, If yo nber (if known).	ould result in a claim. Also list execute ases (Official Form 106G). Do not incluy Property. If more space is needed, cou u have no information to report in a Page 1	ory contractude any created any character and contracted and contr	cts on Schedule A/B: editors with partially rt vou need. fill it out.	Property (Official For secured claims that number the entries	orm 106A/B) and on are listed in in the boxes on the
		I of Your PRIORITY Unsecur					
1.	****	rs have priority unsecured claim	is against you?				
	∐ No. Go to Pa	art 2.					
	Yes.						
2.	possible, list the	pe of claim it is. If a claim has both claims in alphabetical order accor	reditor has more than one priority unsecu priority and nonpriority amounts, list that ding to the creditor's name. If you have n claim, list the other creditors in Part 3.	claim here :	and show both priority	and nonpriority amou	nts. As much as
	(For an explana	ition of each type of claim, see the	instructions for this form in the instruction	booklet.)	Total claim	Priority	Nonpriority
						amount	amount
2.1	Treasur	er, County of Roanoke	Last 4 digits of account number	Unkno	\$398.00	\$398.00	0 \$0.00
		editor's Name		AA11			γ
	PO Box Roanok	21009 e, VA 24018-0533	When was the debt incurred?	2018		•	
		reet City State ZIp Code	As of the date you file, the claim	is: Check	all that apply		
	Who incurred	the debt? Check one.	☐ Contingent				
	Debtor 1 or	nly	☐ Unliquidated				
	Debtor 2 or	nly	☐ Disputed				
	Debtor 1 ar	nd Debtor 2 only	Type of PRIORITY unsecured cla	ıim:			
		e of the debtors and another	☐ Domestic support obligations				
		nis claim is for a community det	Taxes and certain other debts	ou owe the	agovernment		
		ubject to offset?	Claims for death or personal in		_		
	■ No						
	☐ Yes		Other. Specify			777777777777777777777777777777777777777	_
5-		. (V NONDODITY)					<del></del>
		of Your NONPRIORITY Uns		vava			w
3.		rs have nonpriority unsecured c					
	☐ No. You hav	e nothing to report in this part. Sub	mit this form to the court with your other	schedules.			
	Yes.						
4.	unsecured claim	<ol> <li>list the creditor separately for each</li> </ol>	the alphabetical order of the creditor th claim. For each claim listed, identify wi ther creditors in Part 3.If you have more t	nat type of o	claim it is. Do not list c	laims already included	d in Part 1. If more

Total claim

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Debto Debto	71 Phillip Channon Wright, Jr. 72 Charity Jean Wright		Case number (if know)	
4.1	180 Medical Nonpriority Creditor's Name	Last 4 digits of account number	9851	\$254.86
	P O Box 371863 Pittsburgh, PA 15250	When was the debt incurred?	7/7/2019	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical del	bt	
4.2	Aetna Nonpriority Creditor's Name	Last 4 digits of account number	871Q	\$55.99
	P O Box 30151 Tampa, FL 33630	When was the debt incurred?	4/30/2016	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	f claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical del	ot	
4.3	Alabama Power Nonpriority Creditor's Name	Last 4 digits of account number	Unknown	\$600.00
	1313 6th Ave N Birmingham, AL 35203	When was the debt incurred?	2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepal report as priority claims	ration agreement or divorce that you did not	
	<b>™</b> No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Utility bill		

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Debtor Debtor	Phillip Channon Wright, Jr. Charity Jean Wright		Case number (if know)				
4.4	Alabama Rental Managers Nonpriority Creditor's Name	Last 4 digits of account number	Unknown	\$1,450.00			
	2084 Valleydale Rd Birmingham, AL 35244	When was the debt incurred?	6/14/2014				
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	☐ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	☐ Yes	Other. Specify Rental payr	ments				
	Associated Pathologists LLC Nonpriority Creditor's Name	Last 4 digits of account number	1860	\$8.08			
	PO Box 740858 Cincinnati, OH 45274	When was the debt incurred?	5/11/2018				
-	Number Street City State Zip Code						
	Who incurred the debt? Check one.						
	Debtor 1 only						
	Debtor 2 only	Debtor 2 only Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured	f claim:				
	Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not				
	■ No	$\square$ Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Medical del	ot .				
	Baptist Health Nonpriority Creditor's Name	Last 4 digits of account number	2299	\$401.00			
	P O Box 11407 Alabaster, AL 35007	When was the debt incurred?	7/17/2013				
-	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.						
	L Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:				
	Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims					
	■ No	Debts to pension or profit-sharing					
	☐ Yes	Other. Specify Medical del	ot				

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Debto	Charity Jean Wright		Case number (if know)	
4.7	Baptist Health Nonpriority Creditor's Name	Last 4 digits of account number	2296	\$20,250.83
	P O Box 11407 Alabaster, AL 35007	When was the debt incurred?	Unknown	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical del		
4.8	Baptist Health Nonpriority Creditor's Name	Last 4 digits of account number	3674	\$8,747.00
	P O Box 11407 Alabaster, AL 35007	When was the debt incurred?	10/8/2013	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical del		
4.9	Blue Ridge Anesthesia Nonpriority Creditor's Name	Last 4 digits of account number	0617	\$32.16
	4530 Old Cave Spring Rd Roanoke, VA 24018	When was the debt incurred?	5/11/2018	
	Number Street City State ZIp Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.		,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separ report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	plans, and other similar debts	
	Yes	Other. Specify Medical deb	ot .	

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Debtor Debtor	<ul><li>Phillip Channon Wright, Jr.</li><li>Charity Jean Wright</li></ul>		Case number (if know)		
4.1 0	Blue Ridge Cancer Care	Last 4 digits of account number	6853	\$283.32	
	Nonpriority Creditor's Name Attn: Bankruptcy Dept 2013 Jefferson St SW	When was the debt incurred?	12/8/2015		
	Roanoke, VA 24014  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Medical de			
4.1	CAC Financial Corp	Last 4 digits of account number	4242	\$12.23	
	Nonpriority Creditor's Name 2601 NW Expressway St Ste 1000 Oklahoma City, OK 73112-7272	When was the debt incurred?	10/15/2015		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only				
	■ Debtor 1 and Debtor 2 only	Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify Collector for	or unknown debt		
4.1	Capital One Bank Nonpriority Creditor's Name	Last 4 digits of account number	3984	\$858.32	
	Attn Bankruptcy Dept P O Box 30287	When was the debt incurred?	11/6/2014		
	Salt Lake City, UT 84130-0278				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
		_			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	Check if this claim is for a community debt	☐ Student loans			
	ls the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharing	plans, and other similar debts		
	☐ Yes	Other. Specify Revolving of			
		Other, Specify Nevotving C	acun caru charges		

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Debto:	r 1 Phillip Channon Wright, Jr. r 2 Charity Jean Wright		Case number (if know)				
4.1 3	Carilion	Last 4 digits of account number	Unknown	\$935.39			
	Nonpriority Creditor's Name Bankruptcy Dept. PO Box 13066 Roanoke, VA 24030	When was the debt incurred?	3/2019				
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	i claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Medical del	bt				
			The state of the s				
4.1	Carilion  Nonpriority Creditor's Name	Last 4 digits of account number	6040	\$196.20			
-	Bankruptcy Dept. PO Box 13066	When was the debt incurred?	1/8/2019				
	Roanoke, VA 24030  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	f claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a sepa	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	☐ Yes	Other. Specify Medical del	ot				
4.1	C-dit		~				
5	Carilion Nonpriority Creditor's Name	Last 4 digits of account number	7179	\$104.94			
	Bankruptcy Dept. PO Box 13066	When was the debt incurred?	1/8/2019				
	Roanoke, VA 24030  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Unliquidated					
	At least one of the debtors and another	L.I Disputed  Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?		ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	□Yes	Other, Specify Medical del					
		Outer, Specify					

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**■** No

☐ Yes

Tother. Specify Medical debt

report as priority claims

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

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Debtor Debtor	Phillip Channon Wright, Jr. Charity Jean Wright		Case number (if know)	
4.1 9	Cox Communications	Last 4 digits of account number	5404	\$561.57
	Nonpriority Creditor's Name 6205-B Peachtree Dunwoody Rd NE Atlanta, GA 30328	When was the debt incurred?	7/21/2017	
•	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Cable/Inter	net services	
4.2	Creditor Collection Service	Last 4 digits of account number	6351	\$41.76
	Nonpriority Creditor's Name P.O. Box 21504 Roanoke, VA 24018-0152	When was the debt incurred?	9/14/2018	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collector for	or unknown debt	
	Creditor Collection Service Nonpriority Creditor's Name	Last 4 digits of account number	3631	\$159.15
	P.O. Box 21504	When was the debt incurred?	Unknown	
	Roanoke, VA 24018-0152			
	Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	i claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepail report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collector for		

Document Page 31 of 97 Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if know) 4.2 Creditor Collection Service 4477 2 Last 4 digits of account number \$619.75 Nonpriority Creditor's Name P.O. Box 21504 When was the debt incurred? 4/12/2019 Roanoke, VA 24018-0152 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify Collector for unknown debt 4.2 **Denstin Regional DR11** \$37.00 Last 4 digits of account number i 3 Nonpriority Creditor's Name P O Box 1977 When was the debt incurred? 7/18/2017 Indianapolis, IN 46206 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Medical debt 4.2 **Duke University Health System** Last 4 digits of account number 2357 \$21.98 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Unknown 2700 Meridian Parkway Suite 20 Durham, NC 27713 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other, Specify Medical debt

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☐ Yes

■ Other, Specify Medical debt

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☐ Yes

Medical debt

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	Phillip Channon Wright, Jr. Charity Jean Wright	WWW.	Case number (if know)	
	Durham & Durham	Last 4 digits of account number	7801	\$1,180.00
1	P O Box 1259  Daks, PA 19456  Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim	1/14/2018	
١	Who incurred the debt? Check one.	As of the date you me, the claim	s: Check all that apply	
_	Debtor 1 only	☐ Contingent	·	
	Debtor 2 only	☐ Unliquidated		
1	Debtor 1 and Debtor 2 only	☐ Disputed		
I	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
į	No	Debts to pension or profit-sharing	g plans, and other similar debts	
[	Yes	■ Other. Specify Medical de	ot .	
	Durham & Durham	Last 4 digits of account number	7802	\$67.00
Ŧ	Nonpriority Creditor's Name O Box 1259 Daks. PA 19456	When was the debt incurred?	1/14/2018	
1	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
I	Debtor 1 only	☐ Contingent		
[	Debtor 2 only	☐ Unliquidated		
1	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	f claim:	
_	Check if this claim is for a community	☐ Student loans		
c	iebt		ration agreement or divorce that you did not	
	s the claim subject to offset?	report as priority claims		
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
[	☐ Yes	Other. Specify Medical del	ot	
	Ourham & Durham	Last 4 digits of account number	8506	\$34.56
F	Nonpriority Creditor's Name P O Box 1259 Daks, PA 19456	When was the debt incurred?	2/2017	
1	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
I	Debtor 1 only	☐ Contingent		
I	Debtor 2 only	☐ Unliquidated		
I	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
_	☐ Check if this claim is for a community	Student loans		
c	lebt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
J	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
[	□Yes	Other. Specify Medical del	ot	

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Debtor 1 Debtor 2	Phillip Channon Wright, Jr. Charity Jean Wright	Case number (if know)		
	Durham & Durham Nonpriority Creditor's Name	Last 4 digits of account number	6088	\$25.01
	P O Box 1259 Oaks, PA 19456	When was the debt incurred?	8/2018	
T	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim		
ļ	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
1	At least one of the debtors and another	Type of NONPRIORITY unsecured		
ļ	Check if this claim is for a community	☐ Student loans		
	debt is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other, Specify Medical de		
	Durham & Durham	Last 4 digits of account number	5296	\$24.71
I	Nonpriority Creditor's Name P O Box 1259 Oaks, PA 19456	When was the debt incurred?	8/2018	
- 1	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
1	At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community	☐ Student loans		
(	debt is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No.	Debts to pension or profit-sharing plans, and other similar debts		
I	☐ Yes	Other. Specify Medical del		
4.3	Durham & Durham		9810	\$34.75
0	Nonpriority Creditor's Name	Last 4 digits of account number		\$34.13
	P O Box 1259	When was the debt incurred?	11/2018	
	Oaks, PA 19456  Number Street City State Zlp Code	An af she was a confit a she at a faire t		
	Who incurred the debt? Check one.	As of the date you file, the claim i		
	Debtor 1 only	По		
	Debtor 2 only	☐ Contingent ☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community	☐ Student loans		
(	debt s the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	No No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	□ Yes	Other, Specify Medical debt		

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Debi Debi	ior 1 Phillip Channon Wright, Jr. ior 2 Charity Jean Wright		Case number (if know)		
4.3 7	Durham & Durham	Last 4 digits of account number	7543	\$127.61	
	Nonpriority Creditor's Name P O Box 1259	When was the debt incurred?	5/2018		
	Oaks, PA 19456  Number Street City State Zip Code	As of the date you file, the claim	Co. Charlas Habara and		
	Who incurred the debt? Check one.	As of the date you life, the claim			
	Debtor 1 only	По ::			
	Debtor 2 only	☐ Contingent			
	Debtor 1 and Debtor 2 only	Unliquidated			
		☐ Disputed  Type of NONPRIORITY unsecure			
	☐ At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt				
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims			
	■ No	Debts to pension or profit-sharir			
	Yes	Other, Specify Medical de			
4.3	Durham & Durham	Last 4 digits of account number	7801	\$826.00	
8	Nonpriority Creditor's Name	Last 4 digits of account number	1001	\$020.00	
	P O Box 1259 Oaks, PA 19456	When was the debt incurred?	1/14/2018		
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt	Obligations arising out of a sepa	Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	Other, Specify Medical de			
<b>4</b> .3	Durham & Durham	Last 4 digits of account number	7802	\$46.90	
<u>.v</u> i	Nonpriority Creditor's Name			<b>V</b> -10.00	
	P O Box 1259	When was the debt incurred?	1/14/2018		
	Oaks, PA 19456  Number Street City State Zlp Code	As of the water way file the plains:	Objects of the state of		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	□ o			
	Debtor 2 only	☐ Contingent			
	Debtor 1 and Debtor 2 only	☐ Unliquidated			
	-	☐ Disputed  Type of NONPRIORITY unsecured			
	☐ At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt	<del></del>			
	Is the claim subject to offset?	LI Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	<b>™</b> No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	□Yes	Other, Specify Medical debt			

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	r 1 Phillip Channon Wright, Jr. Charity Jean Wright	- VANN	Case number (if know)	
4.4 0	Durham & Durham LLP	Last 4 digits of account number	4981	\$373.80
	Nonpriority Creditor's Name 5665 New Northside Drive Suite 510 Atlanta, GA 30328	When was the debt incurred?	2/9/2017	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans	•	
	debt Is the claim subject to offset?	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes	Other. Specify Medical de		
4.4	Durham Durham	Last 4 digits of account number	7543	\$29.54
	Nonpriority Creditor's Name	Edgit 4 digits of account number		Ψ20.04
	Dept. 119509	When was the debt incurred?	7/31/2017	
	P O Box 1259 Oaks, PA 19456			
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collector for	or unknown debt	
4.4	Emerald Coast Behavioral Hospital	Last 4 digits of account number	H002	\$314.00
	Nonpriority Creditor's Name 653 W. 23rd St	When was the debt incurred?	3/5/2018	
	Panama City, FL 32405			
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.  Debtor 1 only			
	Debtor 2 only	Contingent		
		Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other, Specify Medical del	ot	

Document Page 38 of 97 Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if know) 4.4 **FOCUSED RECOVERY SOLUTIONS** 3 7689 Last 4 digits of account number \$310.94 Nonpriority Creditor's Name 9701 METROPOLITAN COURT When was the debt incurred? 12/6/2015 STE B **RICHMOND, VA 23236-3690** Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another  $\square$  Check if this claim is for a community ☐ Student loans Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No. Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other, Specify Collector for unknown debt 4.4 **FOCUSED RECOVERY SOLUTIONS** Last 4 digits of account number 2128 \$113.66 Nonpriority Creditor's Name 9701 METROPOLITAN COURT When was the debt incurred? 1/11/2017 STE B RICHMOND, VA 23236-3690 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed At least one of the debtors and another Type of NONPRIORITY unsecured claim: ☐ Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collector for unknown debt 4.4 FOCUSED RECOVERY SOLUTIONS 0405 Last 4 digits of account number \$511.65 Nonpriority Creditor's Name 9701 METROPOLITAN COURT When was the debt incurred? 2/17/2017 STE B RICHMOND, VA 23236-3690 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No. Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other, Specify Collector for unknown debt

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☐ Yes

Other, Specify Collector for unknown debt

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Debte Debte	or 1 Phillip Channon Wright, Jr. Charity Jean Wright		Case number (if know)	
4.4 9	Frost-Arnett	Last 4 digits of account number	1583	\$288.00
	Nonpriority Creditor's Name P.O. Box 198988 Nashville, TN 37219-8988	When was the debt incurred?	Unknown	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes	Other. Specify Collector for	or unknown debt	
4.5 0	Frost-Arnett	Last 4 digits of account number	2644	\$14.41
	Nonpriority Creditor's Name P.O. Box 198988 Nashville, TN 37219-8988	When was the debt incurred?	Unknown	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent	•	
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Collector for	or unknown debt	
4.5 1	Frost-Arnett	Last 4 digits of account number	6216	\$3.62
	Nonpriority Creditor's Name P.O. Box 198988	When was the debt incurred?	Unknown	
	Nashville, TN 37219-8988  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	-		
	Debtor 2 only	Contingent		
	<u> </u>	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured  Student loans	ciaim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	M No	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar debte	
	■ No □ Yes			
	⊔ Yes	Other. Specify Collector for	or unknown debt	

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M No

☐ Yes

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Collector for unknown debt

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■ No

☐ Yes

report as priority claims

Other, Specify Medical debt

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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debt

■ No

☐ Yes

Other, Specify Medical debt

report as priority claims

Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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	Charity Jean Wright		Case number (if know)	WITH THE ATTENDED
4.6 1	Lewis Gale Medical Center	Last 4 digits of account number	4712	\$582.00
	Nonpriority Creditor's Name Bankruptcy Department PO Box 13620 Richmond, VA 23225-8620	When was the debt incurred?	2/13/2018	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical del	bt	
4.6	Lewis Gale Medical Center		8668	\$600.58
2	Nonpriority Creditor's Name	Last 4 digits of account number		\$000.56
	Bankruptcy Department PO Box 13620	When was the debt incurred?	6/11/2017	
	Richmond, VA 23225-8620  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.  Debtor 1 only			
	•	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community debt	Student loans		
	ls the claim subject to offset?	LI Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other Specify Medical del		
4.6	Lewis Gale Medical Center		0000	
3	Nonpriority Creditor's Name	Last 4 digits of account number	8668	\$997.73
	Bankruptcy Department PO Box 13620	When was the debt incurred?	7/12/2017	
	Richmond, VA 23225-8620	_		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only			
	Debtor 2 only	Contingent		
	·	Unliquidated		•
	Debtor 1 and Debtor 2 only	Disputed	l alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured  Student loans	i ciaim:	
	Check if this claim is for a community debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin		
	☐ Yes	Other, Specify Medical del	ot	

Document Page 45 of 97 Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if know) 4.6 Lewis Gale Medical Center 8592 Last 4 digits of account number \$1,027.00 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? 3/26/2016 PO Box 13620 Richmond, VA 23225-8620 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check If this claim is for a community Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify Medical debt 4.6 Lewis Gale Medical Center Last 4 digits of account number 2213 \$2,106.55 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? 2/9/2017 PO Box 13620 Richmond, VA 23225-8620 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims III No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other, Specify Medical debt 4.6 Lewis Gale Medical Center 9834 \$3,162.00 6 Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? 9/2/2015 PO Box 13620 Richmond, VA 23225-8620 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims **■** No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other, Specify Medical debt

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	r 1 Phillip Channon Wright, Jr.  Charity Jean Wright		Case number (if know)	·
4.6	Lewis Gale Medical Center	Last 4 digits of account number	7319	\$35.83
<u></u> i	Nonpriority Creditor's Name			
	Bankruptcy Department PO Box 13620	When was the debt incurred?	2/18/2015	
	Richmond, VA 23225-8620			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	f claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Medical de	bt .	
4.6	Lewis Gale Medical Center	Last 4 digits of account number	8441	\$39.46
ــــــــــــــــــــــــــــــــــــــ	Nonpriority Creditor's Name		**************************************	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Bankruptcy Department PO Box 13620	When was the debt incurred?	3/2/2017	
	Richmond, VA 23225-8620  Number Street City State Zip Code		- Olera (Call Manhamata)	
	Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	1 claim:	
	Check if this claim is for a community	☐ Student loans	. 0.3	
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical del	ot	
4.6	Lewis Gale Medical Center	Last 4 digits of account number	4441	\$68.40
9	Nonpriority Creditor's Name			
	Bankruptcy Department PO Box 13620	When was the debt incurred?	4/2/2017	
	Richmond, VA 23225-8620			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	П.,		
	Debtor 2 only	☐ Contingent		
	Debtor 1 and Debtor 2 only	☐ Unliquidated		
	_	☐ Disputed  Type of NONPRIORITY unsecured	i claim	
	At least one of the debtors and another	Student loans	· Vigitt,	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify Medical del	ot	

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Lewis Gale Medical Center	Last 4 digits of account number	2108	\$42,
Nonpriority Creditor's Name Bankruptcy Department PO Box 13620	When was the debt incurred?	4/2/2017	
Richmond, VA 23225-8620			
Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unfiquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	f claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
■ No	$\square$ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other, Specify Medical del	ot .	
Lawin Cala Madical Conta			
Lewis Gale Medical Center Nonpriority Creditor's Name	Last 4 digits of account number	4441	\$50.
Bankruptcy Department PO Box 13620	When was the debt incurred?	5/3/2017	
Richmond, VA 23225-8620			
Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.  Debtor 1 only	_		
_	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
ls the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	■ Other, Specify Medical del		
			<u> </u>
Lewis Gale Medical Center Nonpriority Creditor's Name	Last 4 digits of account number	4441	\$74.
Bankruptcy Department PO Box 13620	When was the debt incurred?	4/9/2018	
Richmond, VA 23225-8620			
Number Street City State ZIp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	П.,		
Debtor 2 only	☐ Contingent		
-	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	l claim:	
At least one of the debtors and another	Student loans	r claim.	
Check if this claim is for a community debt		ration agreement or discount that were did and	
Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	•		

Document Page 48 of 97 Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if know) 4.7 Lewis Gale Medical Center 3702 3 Last 4 digits of account number \$110.79 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? 6/15/2016 PO Box 13620 Richmond, VA 23225-8620 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community deht lacksquare Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No. Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify Medical debt 4.7 Lewis Gale Medical Center 2128 Last 4 digits of account number \$130.66 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? 5/18/2017 PO Box 13620 Richmond, VA 23225-8620 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other, Specify Medical debt 4,7 Lewis Gale Medical Center 6944 \$18.53 Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? 10/22/2015 PO Box 13620 Richmond, VA 23225-8620 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims III No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other, Specify Medical debt

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Other, Specify Medical debt

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Debto Debto	r 1 Phillip Channon Wright, Jr. Charity Jean Wright	VVVII 1840.	Case number (if know)	
4.8 5	Medicredit, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	5530	\$18.13
	P O Box 1629	When was the debt incurred?	4/25/2017	
	Maryland Heights, MO 63043-0629  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that anniv	
	Who incurred the debt? Check one.	The state you me, the state	oncok all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
***************************************	☐ Yes	Other. Specify Medical del	bt	
4.8 6	Merchants' Association	Last 4 digits of account number	0270	\$65.00
	Nonpriority Creditor's Name 1345 Tampa St Tampa, FL 33602	When was the debt incurred?	10/21/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	,		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Unknown		
4.8	Novasom Inc.	Last 4 digits of account number	6517	\$71.95
لمستحدث	Nonpriority Creditor's Name			<b>V</b> 11.00
	Dept. CH 17169 Palatine, IL 60055	When was the debt incurred?	6/15/2019	
	Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apoly	
	Who incurred the debt? Check one.	,	or one on an inarapply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separ	ration agreement or divorce that you did not	
	No	report as priority claims		
		Debts to pension or profit-sharing		
	☐ Yes	Other, Specify Medical deb	ot	

Desc Main Document Page 53 of 97 Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if know) 4.8 Olson, Dr. Elisa A. 8 Unknown Last 4 digits of account number \$150.00 Nonpriority Creditor's Name **Duke Dermatology Clinic** When was the debt incurred? 2018-2019 40 Duke Medicine Circle Durham, NC 27710-4000 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify Medical debt 4.8 9 **Pathology Group** Last 4 digits of account number 5707 \$70.98 Nonpriority Creditor's Name 5301 Virginia Way Suite #300 When was the debt incurred? 1/13/2015 Brentwood, TN 37027 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims III No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Medical debt 4.9 Pensacola Sacred Heart Hospital 4627 0 Last 4 digits of account number \$34,979.86 Nonpriority Creditor's Name P O Box 2488 When was the debt incurred? 5/22/2017 Pensacola, FL 32513 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims M No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other, Specify Medical debt

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☐ Yes

Other. Specify Medical debt

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	Last 4 digits of account fluffiber	1001	
Nonpriority Creditor's Name			
Attn.: Bankruptcy	When was the debt incurred?	7/3/2017	
PO Box 12668	•		
Roanoke, VA 24027-2668			
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	5	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other, Specify Medical del	ot	
		***	

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☐ Yes

Other. Specify Medical debt

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Case 19-71400 Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Desc Main Document Page 57 of 97 Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if know) 4.1 00 Reston Radiology Consultants 2135 Last 4 digits of account number \$30.00 Nonpriority Creditor's Name 21785 Filiaree Court Ste #101 When was the debt incurred? Unknown Ashburn, VA 20147 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify Medical debt 4.1 01 Reston Radiology Consultants Unknown \$44.00 Last 4 digits of account number Nonpriority Creditor's Name 21785 Filigree Court Ste #101 When was the debt incurred? 10/19/2015 Ashburn, VA 20147 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $f\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Medical debt 4.1 02 Roanoke Physician 4938 Last 4 digits of account number \$534.00 Nonpriority Creditor's Name P O Box 361450 When was the debt incurred? 2/9/2017 Indianapolis, IN 46236 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

No.

☐ Yes

■ Other, Specify Medical debt

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

Document Page 58 of 97 Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if know) 4,1 03 Roanoke Physician 4272 \$2,037,00 Last 4 digits of account number Nonpriority Creditor's Name P O Box 361450 When was the debt incurred? 5/22/2017 Indianapolis, IN 46236 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community Doblications arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims M No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify Medical debt 4.1 Roanoke Physician Services LLC 8527 \$35.73 Last 4 digits of account number 04 Nonpriority Creditor's Name PO Box 660827 When was the debt incurred? 6/19/2017 Dallas, TX 75266-0827 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other, Specify Medical debt 4.1 05 Roanoke Physician Services LLC 3968 \$182.30 Last 4 digits of account number Nonpriority Creditor's Name PO Box 660827 When was the debt incurred? 5/1/2017 Dallas, TX 75266-0827 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other, Specify Medical debt

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Debtor 2	Phillip Channon Wright, Jr. Charity Jean Wright					
	Roanoke Physician Services LLC	Last 4 digits of account number	Q151	\$790.00		
_	Nonpriority Creditor's Name PO Box 660827 Dallas, TX 75266-0827	When was the debt incurred?	5/30/2015			
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	F===9				
	Debtor 2 only	☐ Contingent				
		Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset? —	report as priority claims	ration agreement or divorce that you did not			
	No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other, Specify Medical de	bt			
<del></del>	Roanoke Physician Services LLC Nonpriority Creditor's Name	Last 4 digits of account number	1038	\$790.00		
	PO Box 660827 Dallas, TX 75266-0827	When was the debt incurred?	4/10/2017			
-	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured	t claim:			
	Check if this claim is for a community	may				
	debt Is the claim subject to offset?		ration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other. Specify Medical del				
4.1 08	Roanoke Physician Services LLC	Last 4 digits of account number	3445	\$534.00		
	Nonpriority Creditor's Name PO Box 660827	When was the debt incurred?	6/19/2017			
	Dallas, TX 75266-0827  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	Debtor 1 only		•			
		Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:			
	Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other. Specify Medical del	ot .			

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Debtor 2	Phillip Channon Wright, Jr. Charity Jean Wright		Case number (if know)	
1 0 0 1	Shelby Baptist Medical Center	Last 4 digits of account number	6292	\$1,738.00
	Nonpriority Creditor's Name P O Box 11407	When was the debt incurred?	6/28/2013	
_	Alabaster, AL 35007 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Medical de	bt	
4.1 10	Shelby Ob-Gyn	Last 4 digits of account number	4666	\$1,687.64
	Nonpriority Creditor's Name P O Box 320309	When was the debt incurred?	2012	
	Flowood, MS 39232 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	По и		
	Debtor 2 only	☐ Contingent ☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other, Specify Medical de	ot .	
4.1	Silverscript	Last 4 digits of account number	4177	\$101.60
	Nonpriority Creditor's Name	- Last 4 digits of account number		Ψ101.00
	9501 E Shea Blvd Scottsdale, AZ 85260	When was the debt incurred?	Unknown	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	☐ Yes	■ Other, Specify Medical de	ot	

#### Case 19-71400 Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Document Page 61 of 97 Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if know) 4.1 12 Southwest Cardiology 2405 \$207.00 Last 4 digits of account number Nonpriority Creditor's Name 2850 Keagy Rd When was the debt incurred? 8/27/2018 Salem, VA 24153 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other, Specify Medical debt 4.1 13 Unibill 2827 \$195.00 Last 4 digits of account number Nonpriority Creditor's Name P O Box 1373 When was the debt incurred? 10/29/2015 Salem, VA 24153 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other, Specify Unknown debt 4.1 14 Virginia Prosthetics 7217 \$738.09 Last 4 digits of account number Nonpriority Creditor's Name 4338 Williamson Rd NW When was the debt incurred? 2/18/2019 Roanoke, VA 24012-2821 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

Other, Specify Medical debt

☐ Yes

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright		Case number (if know)
Name and Address Carilion Healthcare Corp Office of Corp Counsel 213 S. Jefferson St Ste 1600 Roanoke, VA 24011	1	u list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Durham & Durham P O Box 1259	_	Part 1: Creditors with Priority Unsecured Claims
Oaks, PA 19456	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Durham & Durham P O Box 1259		☐ Part 1: Creditors with Priority Unsecured Claims
Oaks, PA 19456	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account flumber	2581
Name and Address Durham & Durham LLP	On which entry in Part 1 or Part 2 did yo Line 4.41 of (Check one):	u list the original creditor? I Part 1: Creditors with Priority Unsecured Claims
5665 New Northside Drive Suite 510 Atlanta, GA 30328	1	Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Emerald Coast Behavioral Hospital	On which entry in Part 1 or Part 2 did yo Line <b>4.42</b> of (Check one):	u list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims
1940 Harrison Avenue Panama City, FL 32405	<del></del> `,	Part 2: Creditors with Nonpriority Unsecured Claims
i anama Oity, i E 32403	Last 4 digits of account number	H002
Name and Address FOCUSED RECOVERY SOLUTIONS	On which entry in Part 1 or Part 2 did yo Line 4.58 of (Check one):	υ list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims
9701 METROPOLITAN COURT STE B		Part 2: Creditors with Nonpriority Unsecured Claims
RICHMOND, VA 23236-3690	Last 4 digits of account number	9979
Name and Address	On which onto in Dort 1 or Dort 2 did up	. list the existent and its 2
FOCUSED RECOVERY SOLUTIONS 9701 METROPOLITAN COURT		Part 1: Creditors with Priority Unsecured Claims
STE B RICHMOND, VA 23236-3690	'	Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	6307
Name and Address FOCUSED RECOVERY SOLUTIONS	On which entry in Part 1 or Part 2 did yo Line 4.60 of (Check one):	u list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims
9701 METROPOLITAN COURT STE B		Part 2: Creditors with Nonpriority Unsecured Claims
RICHMOND, VA 23236-3690	Last 4 digits of account number	9484
Name and Address	On which entry in Part 1 or Part 2 did yo	u list the original creditor?
FOCUSED RECOVERY SOLUTIONS 9701 METROPOLITAN COURT	Line <u>4.61</u> of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
STE B	•	- Part 2. Creditors with Nonphority Unsecured Claims
RICHMOND, VA 23236-3690	Last 4 digits of account number	4712
Name and Address	On which entry in Part 1 or Part 2 did yo	
FOCUSED RECOVERY SOLUTIONS 9701 METROPOLITAN COURT		Part 1: Creditors with Priority Unsecured Claims
STE B	•	Part 2: Creditors with Nonpriority Unsecured Claims
RICHMOND, VA 23236-3690	Last 4 digits of account number	2213
Name and Address	On which entry in Part 1 or Part 2 did yo	u list the original creditor?

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Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright		Case number (if know)
FOCUSED RECOVERY SOLUTIONS 9701 METROPOLITAN COURT STE B	Line 4.75 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims
RICHMOND, VA 23236-3690	Last 4 digits of account number	6944
Name and Address FOCUSED RECOVERY SOLUTIONS 9701 METROPOLITAN COURT STE B RICHMOND, VA 23236-3690	On which entry in Part 1 or Part 2 did Line <b>4.54</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	5734
Name and Address Jennifer McNamara Civil Process Clerk P O Box 1709 Roanoke, VA 24008-1709	On which entry in Part 1 or Part 2 did Line <u>2.1</u> of ( <i>Check one</i> ):	you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Lewis Gale Medical Center HCA Health Services of Virginia Inc PO Box 740760 Cincinnati, OH 45274-0760	On which entry in Part 1 or Part 2 did Line 4.79 of (Check one):	you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims  ☐ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address LewisGale Regional Health System HCA Health Services of Virginia Inc 1 Park Plaza	On which entry in Part 1 or Part 2 did Line 4.58 of (Check one):	you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Nashville, TN 37203	Last 4 digits of account number	
Name and Address LewisGale Regional Health System HCA Health Services of Virginia Inc 1 Park Plaza	On which entry in Part 1 or Part 2 did Line 4.79 of (Check one):	you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims
Nashville, TN 37203	Last 4 digits of account number	
Name and Address Mark Herring Attorney General of Virginia 900 E Main Street Richmond, VA 23219	On which entry in Part 1 or Part 2 did Line 2.1 of (Check one):  Last 4 digits of account number	you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims  Unknown
Name and Address		
Name and Address Sacred Heart Hospital of Pensacola Attn: Bankruptcy Dept. 5151 North Ninth Avenue Pensacola, FL 32504	On which entry in Part 1 or Part 2 did Line 4.90 of (Check one):	you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address SCA Credit Services Inc 1502 Williamson Rd NE Roanoke, VA 24012-5130	On which entry in Part 1 or Part 2 did Line 4.13 of (Check one):	you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Utica National Inc. P O Box 1373 Salem, VA 24153	On which entry in Part 1 or Part 2 did Line 4.113 of (Check one):	you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	

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Debtor 1	Phillip Channon Wright, Jr.		
Debtor 2	Charity Jean Wright	Case number (if know)	

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	S	398.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	s —	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	s	0.00
		,		<b>~</b>	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	398.00
	_,				Total Claim
Total	6f.	Student loans	6f.	\$	0.00
claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	<b>6</b> i.	\$	105,203.70
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	105,203.70

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Fill in this infor	mation to identify your	case:			
Debtor 1	Phillip Channon \	Wright			
	First Name	Middle Name	Last Name	POTENTIAL DE LA CONTRACTION DE	
Debtor 2	Charity Jean Wrig	ght			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	WESTERN DISTRICT (	OF VIRGINIA		
Case number					
(if known)	, , , , , , , , , , , , , , , , , , , ,	***************************************		☐ Che	ck if this is an
				ame	ended filing
Be as complete	and accurate as possib	le. If two married people	nd Unexpired Lease are filing together, both are equ	ally responsible for supply	ring correct
		opy the additional page, case number (if known).	fill it out, number the entries, an	d attach it to this page. On	the top of any
. Do you hav	ve any executory contra	cts or unexpired leases?	?		
☐ No. Che	ck this box and file this fo	rm with the court with your	r other schedules. You have nothin	ig else to report on this form.	
<b>=</b>				2.C	
Yes. Fill	in all of the information be	elow even if the contacts o	of leases are listed on Schedule A/E	B:Property (Official Form 10c	
. List separa	tely each person or cor	npany with whom you ha	of leases are listed on Schedule A/E  ave the contract or lease. Then so  as for this form in the instruction boo	tate what each contract or	A/B

mpany with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code

The Orchard Apartments 5360 Orchard Hill Dr Roanoke, VA 24019

Rental lease of apartment

Case 19-71400 Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Desc Main Page 66 of 97 Document Fill in this information to identify your case: Debtor 1 Phillip Channon Wright, Jr. Middle Name Last Name Debtor 2 Charity Jean Wright (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA Case number (if known) ☐ Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor. □ No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? 3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Name, Number, Street, City, State and ZIP Code Check all schedules that apply: 3.1 William & Carolyn Robertson ☐ Schedule D, line 11713 Arbor Oaks Rd ☐ Schedule E/F, line

Northport, AL 35475

Schedule G 2.1
The Orchard Apartments

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=#11	in this information to identif					•				
	in this information to identify you									
De	btor 1 Phillip Ch	annon Wright, Jr.		<del>.</del>						
_	btor 2 Charity Je	an Wright								
Uni	ited States Bankruptcy Court for t	he: WESTERN DISTRIC	T OF VIRGINIA							
	se number nown)	_	······································			nded fill ement s	showing	postpetition	chapter	
<u>O</u>	fficial Form 106I					MM / D			.o.m.g dato.	
S	chedule I: Your In								12/15	
atta	use. If you are separated and y ch a separate sheet to this form	n. On the top of any addit	ith you, do not inclu ional pages, write yo	ide infor our nam	mati e an	on about your d case number	spouse (if kno	e. If moi wn). Ar	re space is a swer every	needed, question.
1.	Fill in your employment information.		Debtor 1			Debt	or 2 or	non-fili	ng spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Employed  ■ Not employed				mployed ot emplo			
	employers.	Occupation				·····				
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include studer or homemaker, if it applies.	t Employer's address								
		How long employed t	there?							
Par	rt 2: Give Details About M	onthly Income								
E <b>sti</b> spou	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to r	eport for	any	line, write \$0 in	the spa	ce. Incl	ude your nor	n-filing
lf yo more	u or your non-filing spouse have e space, attach a separate sheet	more than one employer, co to this form.	ombine the informatio	n for all	empl	oyers for that p	erson or	the lin	es below. If y	ou need/
						For Debtor 1			tor 2 or g spouse	
2.	List monthly gross wages, sa deductions). If not paid monthly			2.	\$	0.0	0 \$		0.00	
3.	Estimate and list monthly over	ertime pay.		3.	+\$	0.0	00+	\$	0.00	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	0.00		\$	0.00	

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Deb Deb	tor 1 tor 2	Phillip Channon Wright, Jr. Charity Jean Wright		Case	number (if known)		
	Сор	y line 4 here	4.	For	Debtor 1 0.00		Debtor 2 or filing spouse 0.00
_	·			,		· —	
5.		all payroll deductions:					
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	0.00
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00
	5d. 5e.	Required repayments of retirement fund loans insurance	5d. 5e.	\$ 	0.00	\$ 	0.00
	5f.	Domestic support obligations	5f.	\$-	0.00	\$	0.00
	5g.	Union dues	5g.	\$	0.00	\$	0.00
	5h.	Other deductions. Specify:	5h.+			- š <sup></sup>	0.00
6.			_	\$ \$			
		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. 7	· –	0.00	\$ \$	0.00
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	Ф	0.00
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$_	0.00	\$	0.00
	8b.	Interest and dividends	8b.	\$	0.00	\$	0.00
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00
	8d.	Unemployment compensation	8d.	\$	0.00	\$	0.00
	8e.	Social Security	8e.	\$	1,354.00	\$	0.00
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$	0.00
	8g.	Pension or retirement income	8g.	\$	0.00	\$	0.00
	8h.	Other monthly income. Specify: Worker's Compensation	_ 8h.+ _	· · —	-,	· \$	0.00
		Long term disability		\$	150.00	\$	0.00
		Daughter's Social Security (still in high school)	_	\$	750.00	\$	0.00
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	4,216.91	\$	0.00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		4,216.91 + \$		0.00 = \$ 4,216.91
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	depend		•		chedule J. 11. +\$ 0.00
12.		the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certain ies					12. <b>\$ 4,216.91</b>
13.	Do y	ou expect an increase or decrease within the year after you file this form, No.	?				Combined monthly income
		Yes. Explain: Daughter's social security will end in May, 2020 v	when s	she (	graduates.		

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Fill	in this informa	ation to identify y	our case:							
Debtor 1 Phillip Channon Wright, Jr.						Check	if this is:			
	otor 2 ouse, if filing)	Charity Jear	n Wright			☐ An amended filing ☐ A supplement showing postpetition chapter 13 expenses as of the following date:				
\ \ \	, ,,	ruptcy Court for the	: WESTE	RN DISTRICT OF VIRGIN	IIA	MM / DD / YYYY				
	se number									
0	fficial Fo	orm 106J				ł				
S	chedule	J: Your	Exper	ises				12/1:		
info	ormation. If m		eded, atta	If two married people ar ch another sheet to this n.						
		ribe Your House	ehold							
1.	Is this a joi									
			in a separ	ate household?						
	<b>II</b> N									
		=	st file Offici	al Form 106J-2, Expenses	for Separate House	hold of Debto	er 2.			
2.	Do you hav	e dependents?	□ No							
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto	r 2	Dependent's age	Does dependent live with you?		
	Do not state							☐ No		
	dependents	names.			Daughter		18	Yes		
								□ No □ Yes		
					<u> </u>			□ No		
								☐ Yes		
								□ No □ Yes		
3.	expenses of	penses include of people other t od your depende	than 🖳	No Yes						
Par		nate Your Ongoi		v Evnancae						
Est	timate your e	xpenses as of y a date after the	our bankr	uptcy filing date unless y y is filed. If this is a supp	ou are using this followed the second	orm as a sup	plement in a Cha box at the top of	pter 13 case to report f the form and fill in the		
				government assistance i		atau aat	Antolejaj ili j			
(Of	ficial Form 10	061.)				111111165510	Your expe	enses		
4.		or home owners nd any rent for th		ses for your residence. I r lot.	nclude first mortgag	e 4. \$		1,500.00		
	If not include	ded in line 4:								
	4a. Real	estate taxes				4a. \$		0.00		
	4b. Prope	erty, homeowner'				4b. \$		100.00		
		e maintenance, re eowner's associa	•	ipkeep expenses		4c. \$		0.00		
5.				oominium dues o <mark>ur residence,</mark> such as ho	me equity loans	4d. \$ 5. \$		0.00 0.00		

Official Form 106J

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Debtor 1				
Debtor 2	Charity Jean Wright	Case num	nber (if known)	
6. Util	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	200.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	600.00
6d.	Other. Specify:	6d.	\$	0.00
7. Foo	od and housekeeping supplies	7.	\$	750.00
	Idcare and children's education costs	8.	· ·	80.00
	thing, laundry, and dry cleaning	9.	***************************************	150.00
	sonal care products and services	10.		90.00
	dical and dental expenses	11.	\$	600.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	<b>c</b>	300.00
	not include car payments.	13.		
	ertainment, clubs, recreation, newspapers, magazines, and books	14.		0.00
15. lns	aritable contributions and religious donations	14.	Φ	0.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
15b	. Health insurance	15b.	\$	0.00
150	. Vehicle insurance	15c.	\$	230.00
150	. Other insurance. Specify:	15d.	\$	0.00
16. Tax	res. Do not include taxes deducted from your pay or included in lines 4 or 20.		<del></del>	
Spe	ecify: Personal Property Taxes	16.	\$	25.00
	tallment or lease payments:			
	. Car payments for Vehicle 1	17a.	-	0.00
	Car payments for Vehicle 2	17b.	*****************	0.00
	Other. Specify:	17c.	***************************************	0.00
	l. Other. Specify:	17d.	\$	0.00
	ur payments of alimony, maintenance, and support that you did not report as	10	œ	0.00
	ducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	·	
	ner payments you make to support others who do not live with you.	10	\$	0.00
	ecify: her real property expenses not included in lines 4 or 5 of this form or on <i>Sche</i> e	19.		
	ier rear property expenses not included in lines 4 or 5 or this form of on Scheo . Mortgages on other property	20a.		0.00
	. Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.		0.00
	l. Maintenance, repair, and upkeep expenses	20d.		0.00
	. Homeowner's association or condominium dues	20e.	\$	0.00
21. Oth	er: Specify: Miscellaneous, Emergency, Unexpected	21.	+\$	90.00
	care		+\$	50.00
	THE PROPERTY OF THE PROPERTY O		[	
	culate your monthly expenses			
	Add lines 4 through 21.		\$	4,765.00
	c. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
220	Add line 22a and 22b. The result is your monthly expenses.		\$	4,765.00
23. Cal	culate your monthly net income.			
	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	4,216.91
	Copy your monthly expenses from line 22c above.	23b.		4,765.00
				4,1 60.60
230	Subtract your monthly expenses from your monthly income.			
	The result is your monthly net income.	23c.	\$	-548.09
<b></b> -			_	
24. Do	you expect an increase or decrease in your expenses within the year after yo	u file this	s form?	ages or decrease because of a
mod	example, do you expect to finish paying for your car loan within the year or do you expect your lification to the terms of your mortgage?	шопgage	payment to incre	ease or decrease because of a
	- · · · · · · · · · · · · · · · · · · ·			
	Yes. Explain here: Our adult daughter also lives with us, but has	. hor a	manara.	nd maintains has awa hud4
	LAMBITTHERE. Our addit daughter also lives with us, but has	HEL ON	m money at	iu manitanis nei own budget.

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Fill in this inform	nation to identify you	r case:			
Debtor 1	Phillip Channon				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	Charity Jean Wr	Ignt Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	WESTERN DISTRICT (	OF VIRGINIA		
Case number					☐ Check if this is an amended filing
Official Form					
Declarati	ion About	<u>an individual</u>	Debtor's Sch	leaules	12/15
f two married pe	ople are filing togeth	er, both are equally respo	nsible for supplying correc	ct information.	
obtaining money rears, or both. 18		in connection with a bank	s or amended schedules. M kruptcy case can result in f		
Did you pay	or agree to pay som	eone who is NOT an attor	rney to help you fill out ban	nkruptcy forms?	
■ No					
☐ Yes. N	lame of person				y Petition Preparer's Notice, Signature (Official Form 119)
that they are X //s//Phill Phillip	ty of perjury, I declared true and correct.  lip Channon Wright Channon Wright, J e of Debtor 1	t, Jr.	X /s/ Charity Jean Signature of De	ean Wright  Wright	d
Date _C	October 23, 2019		Date Octob	er 23, 2019	

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n this inforn	nation to identify you	ur case:			
tor 1	Phillip Channoi	n Wright, Jr.			
tor 2	First Name	Middle Name	Last Name		
	First Name	Middle Name	Last Name		
ed States Bar	nkruptcy Court for the	: WESTERN DISTRICT OF	VIRGINIA		
e number					
wn)				_	Check if this is an mended filing
icial Fo	<u>rm 107</u>			•	
tement	of Financial	Affairs for Individ	duals Filing for E	ankruptcy	4/19
mation. If m per (if knowr 	ore space is needed i). Answer every que	l, attach a separate sheet to estion.	this form. On the top of an	equally responsible for sup y additional pages, write you	plying correct ir name and case
Give D	etalis About Your M	arital Status and Where You	Lived Before		
What is your	current marital stat	us?			
■ Married □ Not mar	ried				
During the la	ıst 3 years, have you	ı lived anywhere other than v	where you live now?		
■ No □ Yes. Lis	t all of the places you	lived in the last 3 years. Do no	ot include where you live nov	<i>y</i> .	
Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
Within the la	st 8 years, did you e es include Arizona, C	ever live with a spouse or leg alifornia, Idaho, Louisiana, Nev	gal equivalent in a commur vada, New Mexico, Puerto R	ity property state or territory ico, Texas, Washington and W	/? (Community property /isconsin.)
■ No □ Yes. Ma	ke sure you fill out Sc	chedule H: Your Codebtors (Of	ficial Form 106H).		
2 Explai	n the Sources of Yo	ur Income			
Fill in the tota	I amount of income ye	ou received from all jobs and a	all businesses, including part	-time activities.	ndar years?
□ No ■ Yes. Fill	in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$6,340.51
		Operating a business		☐ Operating a business	
	tor 1  tor 2  se if, filing)  ed States Bar e number  enumber  icial For tement s complete a mation. If mober (if known  if Give D  What is your  Married Not man  No Yes. List  Debtor 1 Pri  Within the la s and territoric  No Yes. Ma  2 Explain  Did you have Fill in the tota If you are fillin  No Yes. Fill  the calendar	tor 1  Phillip Channol First Name  tor 2  See if, filing)  The Address Bankrupt of Financial seed States Bankrupt of Financial seed of Fin	tor 1  Phillip Channon Wright, Jr. First Name  Charity Jean Wright First Name  Middle Name  MESTERN DISTRICT OF  Re number  Menumber  Middle Name  MESTERN DISTRICT OF  Re number  Mestern District Of  Re number  Middle Name  Mestern DISTRICT OF  Mestern District Of  Re number  Mestern District Of  Re number  Middle Name  Mestern DISTRICT OF  Mestern District Of  Restard Sparks Sparks If two married people a married sparks sparks sparks sparked to ber (if known). Answer every question.  Re number Sparks Spa	tor 1 Phillip Channon Wright, Jr. First Name Middle Name Last Name  tor 2 Charity Jean Wright  First Name Middle Name Last Name  ed States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA  e number wern)  WESTERN DISTRICT OF VIRGINIA  e number de States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA  e number de states Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA  e number de states Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA  e number de states Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA  e number of Financial Affairs for Individuals Filing for Be seemed and accurate as possible. If two married people are filing together, both are mation. If more space is needed, attach a separate sheet to this form. On the top of an ber (if known). Answer every question.  **It Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married Not married  During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now?  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this you received from all jobs and all businesses, including part fly out are filing a joint case and you have income that you receive together, list it only once under the total amount of income you received from all jobs and all businesses, including part fly you are filing a joint case and you have income that you receive together, list it only once under the calendar year before that:  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Check all that apply.  Wages, commissions, So.00	tor 1 Phillip Channon Wright, Jr. First Name Midde Name Last Name  charity Jean Wright First Name Midde Name Last Name  charity Jean Wright First Name WeSTERN DISTRICT OF VIRGINIA  en unmber  en unmber  en unmber  somplete and accurate as possible. If two married people are filling together, both are equally responsible for supmation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write you ber (if known). Answer every question.  11 Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married Not married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  Pates Debtor 1 Debtor 2 Prior Address:  Ived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territors and territories include Arizona, California, Idaho, Louistana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Western Status and you have any income from employment or from operating a business during this year or the two previous cales fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  Poettor 1  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 3  Sources of income Check all that apply.  Sources of income Check al

Case 19-71400 Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Desc Main Document Page 73 of 97 Phillip Channon Wright, Jr. Debtor 1 Debtor 2 Charity Jean Wright Case number (if known) Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income Describe below. each source Describe below. (before deductions) (before deductions and and exclusions) exclusions) From January 1 of current year until Social Security \$13,540.00 the date you filed for bankruptcy: Worker \$19,024.32 Compensation Long Term Disability \$1,500.00 For last calendar year: Social Security \$17,388.00 (January 1 to December 31, 2018) Worker \$23,554.96 Compensation Long Term Disability \$1,800.00 For the calendar year before that: Social Security \$17,040.00 (January 1 to December 31, 2017) Worker \$23,554.96 Compensation Long Term Disability \$1,800.00 \$0.00 401k cash out \$900.00 Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more? Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

Official Form 107

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

Go to line 7.

attorney for this bankruptcy case.

□ No.

Debtor 1 Debtor 2			Cas	se number (if known)	
Cre	editor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for
582	tC Roanoke LLC 26 Samet Dr., Suite 105 gh Point, NC 27265	8/2019, 9/2019, 10/2019	\$4,500.00	Unknown	☐ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ■ Other Rental payments on lease
<i>Insid</i> of w	·	partners; relatives of any ger in control, or owner of 20% o	neral partners; partners or more of their voting	erships of which you	was an insider?  ou are a general partner; corporation  ny managing agent, including one f
-	No				
	Yes. List all payments to an insider.				
Ins	ider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
insi	nin 1 year before you filed for bankrupter?  ude payments on debts guaranteed or control  No  Yes. List all payments to an insider		ments or transfer a	any property on a	ccount of a debt that benefited a
Ins	ider's Name and Address	Dates of payment	Total amount	Amount you	Reason for this payment
	<b>-</b>		paid	still owe	Include creditor's name
Part 4:	Identify Legal Actions, Repossessi	ons, and Foreclosures			
List	nin 1 year before you filed for bankrup all such matters, including personal inju lifications, and contract disputes.	ptcy, were you a party in ar ry cases, small claims action	ny lawsuit, court ac s, divorces, collection	tion, or administr on suits, paternity a	rative proceeding? actions, support or custody
	No Yes. Fill in the details.				
	se title se number	Nature of the case	Court or agency		Status of the case
	fferson Surgical Clinic, Inc. v.	Warrant in Debt	Roanoke City 6	General	☐ Pending
	illip C. Wright, Jr. and Charity		District	_	☐ On appeal
	ight 19008041-00		315 W. Church Roanoke, VA 2		Concluded
					Paid in full
10. With Che	nin 1 year before you filed for bankru ck all that apply and fill in the details bel	ptcy, was any of your properties.	erty repossessed, f	oreclosed, garnis	shed, attached, seized, or levied?
	No. Go to line 11. Yes. Fill in the information below.				
Cre	editor Name and Address	Describe the Property		Date	Value of the
		Explain what happened	d		propert

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Doc 1

Page 75 of 97 Document Phillip Channon Wright, Jr. Debtor 1 Debtor 2 Charity Jean Wright Case number (if known) 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes, Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes, Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. □ No Yes, Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Darren Delafield Attorney fees \$1075.00 ln \$1,437.00 4311 Williamson Rd Filing fees \$ 335.00 installments Roanoke, VA 24012 **HS** Deed fee 22.00 between darren@delafieldlawfirm.com Miscel. costs \$ 5.00 8/5/2019 and 10/4/2019

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Document Page 76 of 97 Phillip Channon Wright, Jr. Debtor 1 Debtor 2 Charity Jean Wright Case number (if known) Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You MoneySharp Credit Counseling Inc Pre-bankruptcy credit counseling 10/23/2019 \$10.00 1916 N Fairfield Ave Suite 200 Chicago, IL 60647 www.moneysharp.org 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. □ No Yes. Fill in the details. Description and value of Person Who Received Transfer Describe any property or Date transfer was Address property transferred payments received or debts made paid in exchange Person's relationship to you Unknown 2001 custom built Traded for 1990 Mallard 12/2018 motorcycle (built by Debtor M-130 camper and another); valued at None \$1,000.00 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Name of trust Description and value of the property transferred Date Transfer was made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed. sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or Code) moved, or transfer transferred XXXX-Wells Fargo 2018 \$0.00 Checking **Bankruptcy Dept** ☐ Savings One Home Campus ☐ Money Market Des Moines, IA 50328-1001 ☐ Brokerage ☐ Other

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Page 77 of 97 Document Debtor 1 Phillip Channon Wright, Jr. Debtor 2 Charity Jean Wright Case number (if known) 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details Name of Financial Institution Describe the contents Do you still Who else had access to it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Name of Storage Facility Describe the contents Do vou still Who else has or had access Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Owner's Name Where is the property? Value Describe the property (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code)

Case 19-71400

Doc 1

Filed 10/23/19

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	btor 1 btor 2	Phillip Channon Wright, Jr. Charity Jean Wright			Case number (if known)	
26.	Have	you been a party in any judicial or	administrative p	roceeding under any en	vironmental law? Include	e settlements and orders.
		No Yes. Fill in the details.				
		e Title e Number	Name Addres	or agency SS (Number, Street, City, I ZIP Code)	Nature of the case	Status of the case
Pai	rt 11:	Give Details About Your Business	s or Connections	to Any Business		
27.	Withi	n 4 years before you filed for bank	ruptcy, did you o	wn a business or have a	any of the following conn	nections to any business?
	ı	A sole proprietor or self-employ	ed in a trade, pro	fession, or other activit	y, either full-time or part-	time
	ı	$\square$ A member of a limited liability co	ompany (LLC) or	limited liability partners	ship (LLP)	
	ı	☐ A partner in a partnership				
	I	☐ An officer, director, or managing	g executive of a c	orporation		
	1	An owner of at least 5% of the v	oting or equity se	ecurities of a corporatio	n	
		No. None of the above applies. Go	to Part 12.			
	_	Yes. Check all that apply above and		s below for each busine	SS.	•
Busi	Busi	ness Name		e nature of the business	s Employer Identifi	
		dress mber, Street, City, State and ZIP Code)	Name of acc	Name of accountant or bookkeeper		ocial Security number or ITIN.
			•		Dates business e	existed
28.	Withi	n 2 years before you filed for bank utions, creditors, or other parties.	ruptcy, did you g	ive a financial statemen	t to anyone about your b	usiness? Include all financial
	_	No Yes. Fill in the details below.				
	Nam Addr (Numb		Date Issued			
Pai	t 12:	Sign Below		· · · · · · · · · · · · · · · · · · ·		
are with 18 U /s/ Ph	true ar a ban J.S.C. Phillip illip C	d the answers on this Statement of nd correct. I understand that makin kruptcy case can result in fines up \$\frac{8}{152}, 1341 1519, and 3571. Channon Wright, Jr. hannon Wright, Jr.	ng a false stateme to to \$250,000, or i /s/ Ch:	ent, concealing property	/, or obtaining money or p	Ity of perjury that the answers property by fraud in connection
Dat	e O	ctober 23, 2019	Dat	e October 23, 2019	)	
Did ■ N □ Y	lo	tach additional pages to Your Stat	ement of Financi	al Affairs for Individuals	Filing for Bankruptcy (O	official Form 107)?
<b></b> N	ю	ay or agree to pay someone who is				
<b>⊥</b> Y	es. Na	me of Person Attach the <i>Bai</i>	nkruptcy Petition F	reparer's Notice, Declara	tion, and Signature (Officia	al Form 119).

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Phillip Channon V			
	First Name	Middle Name	Last Name	
Debtor 2 (Spause if, filing)	Charity Jean Wrig	Middle Name	Last Name	
United States B	ankruptcy Court for the:	WESTERN DISTRIC	CT OF VIRGINIA	
Case number (if known)				Check if this is an
,				amended filing
Official Fo	orm 108			
		n for Indivi	duals Filing Under Cha	nter 7
Stateme	in of intentio	ii ioi iiiaivi	duals Filling Officer Cha	<b>pter /</b> 12/15
If you are an inc	dividual filing under cha	pter 7, you must fill c	out this form if:	
_ <u>-</u> -	ve claims secured by yo	· •		
-	ised personal property a		=	
			ou file your bankruptcy petition or by the da time for cause. You must also send copies t	
on the	· ·			· · · · · · · · · · · · · · · · · · ·
If two married p	people are filing together	r in a joint case, both	are equally responsible for supplying corre	ect information. Both debtors must
	and date the form.			
			needed, attach a separate sheet to this form	. On the top of any additional pages,
write	your name and case nur	nber (if known).		
Part 1: List Y	Your Creditors Who Hav	e Secured Claims		
1 For any credi	itors that you listed in Pa	art 1 of Schedule D:	Creditors Who Have Claims Secured by Pro	perty (Official Form 106D), fill in the
information b	oelow.			
Identify the c	reditor and the property t	hat is collateral	What do you intend to do with the property secures a debt?	that Did you claim the property as exempt on Schedule C?
a esté sur una estante desta Vicadificación de		Madiatri (1940-24) i i i e e e e e e e e e e e e e e e e		
Creditor's			Surrender the property.	□ No
name:		•	Retain the property and redeem it.  Retain the property and enter into a	☐ Yes
Description o	of		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing deb	ot:			NATIONAL PROPERTY AND ADDRESS OF PARTY.
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	1100
	_		☐ Retain the property and enter into a	☐ Yes
Description o	of		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing deb	OC.			
Creditor's			☐ Surrender the property.	□ No
name:			☐ Retain the property and redeem it.	,,,,,,
D	_f		☐ Retain the property and enter into a	☐ Yes
Description of	OT .		Reaffirmation Agreement.	
property securing deb	nt·		Retain the property and [explain]:	
securing dep	/L.			

Official Form 108

Creditor's

Statement of Intention for Individuals Filing Under Chapter 7

☐ Surrender the property.

□ No

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Debtor 1 Debtor 2		nannon Wright, Jr. ean Wright	Case number (if kr	oowa)
				——————————————————————————————————————
name	»:		☐ Retain the property and redeem it.	☐ Yes
Desc	ription of		Retain the property and enter into a	
prope	•		Reaffirmation Agreement.  Retain the property and [explain]:	
	ring debt:		Treating property and [explain].	
or any n the in	unexpired per formation belo	ow. Do not list real estate leases. I	s ed in Schedule G: Executory Contracts and Unex Unexpired leases are leases that are still in effect if the trustee does not assume it. 11 U.S.C. § 365	t; the lease period has not yet ended.
Describ	e your unexp	ired personal property leases	elletarioni elletarioni properti et il portugi del	Will the lease be assumed?
Lessor's	s name:	The Orchard Apartments		□ No
				■ Yes
Descrip Property	tion of leased y:	Rental lease of apartment		
Part 3:	Sign Below		A DOMAIN AND AND AND AND AND AND AND AND AND AN	
property		ct to an unexpired lease.	my intention about any property of my estate tha	it secures a debt and any personal
	, , ,	nnon Wright, Jr.	X s/Charity Jean Wright	
Ph	illip Channo	on Wright, Jr.	Charity Jean Wright	
Się	gnature of Debt	tor 1	Signature of Debtor 2	
Da	ite Octob	er 23, 2019	Date October 23, 2019	

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Fill ir	n this information to identify your case:								rected in	this form and in F	orm
Debt	tor 1 Phillip Channon Wright, Jr.					122	A-1Sup	J.			
Debt (Spou	tor 2 Charity Jean Wright						<b>■</b> 1. The	re is no pres	umption o	f abuse	
	ed States Bankruptcy Court for the: Western District e number	of Virgi	nia				apı		nade unde	ne if a presumptio er <i>Chapter 7 Mea</i> l 122A-2).	
(if kno										apply now becau out it could apply i	
						1	☐ Chec	k if this is a	n amend	led filing	
Off	<u>icial Form 122A - 1</u>										
Ch	apter 7 Statement of Your Cu	ırrer	nt M	on	thly	Inc	ome				12/15
attach case r	complete and accurate as possible. If two married people is a separate sheet to this form. Include the line number to number (if known). If you believe that you are exempted from the properties of the statement of Exemples and file Statement of Exemples and the Calculate Your Current Monthly Income	which tomapr	the addi resumpt	tiona ion c	al informa of abuse i	ation a becaus	pplies. O se you do	n the top of an not have prin	ny addition narily cons	nal pages, write yo sumer debts or be	ur name and cause of
1.	What is your marital and filing status? Check one	only.	••								
	□ Not married. Fill out Column A, lines 2-11.								•		
	■ Married and your spouse is filing with you. Fill	out bot	h Colun	nns /	A and B,	lines :	2-11.				
	☐ Married and your spouse is NOT filing with you	ı. You i	and you	ur s	pouse ai	re:					
	☐ Living in the same household and are not le	gally se	eparate	d. F	ill out bo	th Col	umns A	and B, lines 2	2-11.		
	Living separately or are legally separated. Fit penalty of perjury that you and your spouse are living apart for reasons that do not include evant.	e legally	separa	ated	under no	onbanl	kruptcy I	aw that applic	es or that		
10 the	Il in the average monthly income that you received from a 01(10A). For example, if you are filing on September 15, the 6 e 6 months, add the income for all 6 months and divide the topouses own the same rental property, put the income from that	-month p tal by 6.	period wo	ould I e res	be March ult. Do not	1 throu t includ	gh Augus e any inc	it 31. If the amo ome amount m	ount of your ore than or	r monthly income vance. For example, if	ried during both
							Column Debtor		Column Debtor non-fili		
	Your gross wages, salary, tips, bonuses, overtime payroll deductions).				•		\$	150.00	\$	0.00	
	Alimony and maintenance payments. Do not include Column B is filled in.				• • • • •		\$	0.00	\$	0.00	
	All amounts from any source which are regularly of you or your dependents, including child suppo from an unmarried partner, members of your househo and roommates. Include regular contributions from a filled in. Do not include payments you listed on line 3.	rt. Inclu old, you spouse	ide regi ir deper	ular nden	contribut its, parer	tions nts,	\$	0.00	\$	0.00	
5.	Net income from operating a business, profession	۱, or fa		<b>.</b>							
	Once a constant (hafan all tall tall	\$	0.0		tor 1						
	Gross receipts (before all deductions)	-\$	0.0	*****							
	Ordinary and necessary operating expenses  Net monthly income from a business, profession, or f.	•			Copy he	ere ->	\$	0.00	\$	0.00	
1	mee monuny income norma business, profession, or i	анн Ф			227,110		T	****	·		

Debtor 1

0.00 Copy here -> \$

\$

0.00

0.00

\$

0.00

0.00

\$

-\$

6. Net income from rental and other real property

Ordinary and necessary operating expenses

Net monthly income from rental or other real property

Gross receipts (before all deductions)

7. Interest, dividends, and royalties

0.00

0.00

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Phillip Channon Wright, June Charity Jean Wright	r.			Case numbe	er (if known)			
				Column A Debtor 1		Column B Debtor 2 c non-filing		:
8. Unemployment compensation				\$	0.00	\$	0.00	
Do not enter the amount if you conte the Social Security Act. Instead, list i		received was a ben	efit undei	Г				
For you			0.00					
For your spouse			0.00					
Pension or retirement income. Do benefit under the Social Security Act	•			\$	0.00	\$	0.00	
<ol> <li>Income from all other sources not Do not include any benefits received received as a victim of a war crime, a domestic terrorism. If necessary, list total below.</li> </ol>	under the Social S crime against hun	ecurity Act or paymenanity, or internation	ents al or					
<ul> <li>Worker's Compensatio</li> </ul>	n			\$ <u>1</u>	,962.91	\$	0.00	
				\$	0.00	\$	0.00	
Total amounts from separat	te pages, if any.		+	\$	0.00	\$	0.00	
11. Calculate your total current month each column. Then add the total for			\$	2,112.91	+ \$	0.00	<b>=</b> \$	2,112.91
Part 2: Determine Whether the Mea  12. Calculate your current monthly inc  12a. Copy your total current monthly	come for the year.	Follow these steps:		Cor	by line 11	nere=>	<b>\$</b>	2,112.91
Multiply by 12 (the number of m				<b>-</b>	,			
12b. The result is your annual incom	•	ė form				121		12 25,354.92
13. Calculate the median family incom	ne that applies to	you. Follow these ste	eps:					
Fill in the state in which you live.		VA						
1 in the State in Whom you live.	,		<u> </u>					
Fill in the number of people in your h	ousehold.	3					·	
Fill in the median family income for y To find a list of applicable median ind for this form. This list may also be av	come amounts, go	online using the link	specified	in the separ	ate instruc	13. tions	\$	91,781.00
14. How do the lines compare?		. • •						
14a. Line 12b is less than or Go to Part 3.	equal to line 13. O	n the top of page 1, o	check bo	x 1, There is	no presun	nption of abus	se.	
14b.  Line 12b is more than li Go to Part 3 and fill out		of page 1, check box	2, The p	resumption c	f abuse is	determined b	y Form 1	22A-2.
Part 3: Sign Below	. Office tanker ( &c.			<i>a</i>	12			
Part 3: Sign Below  By signing here, I declare unde		that the information	on thás/sy	tatement and	in any att	achments is t	rue and	correct.
By signing here, I declare unde	r penalty of perjury		/s/ Cha	arity dean \	Wright	achments is I	rue and o	correct.
By signing here, I declare unde	r penalty of perjury		/s/ Charity	~ 6/1/s	Wright	achments is I	rue and o	correct.
By signing here, I declare unde  X /s/ Phillip Channon Wrig  Phillip Channon Wright, Signature of Debtor 1  Date October 23, 2019	r penalty of perjury	x	/s/ Charity Charity Signatu	y Jean Wri re of Debtor er 23, 2019	Wright	achments is t	rue and (	correct.
By signify here, I declare unde  X /s/ Phillip Channon Wrig  Phillip Channon Wright, Signature of Debtor 1	r penalty of perjury g <b>ht, Jr.</b> , <b>Jr</b> .	X	/s/ Charity Charity Signatu	y <b>Jean Wri</b> re of Debtor	Wright	achments is t	rue and	correct.

Phillip Channon Wright, Jr.

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Debtor 1	Phillip Channon Wright, Jr.		
Debtor 2	Charity Jean Wright	Case number (if known)	

### **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 04/01/2019 to 09/30/2019.

### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Long Term Disability

Income by Month:

6 Months Ago:	04/2019	\$150.00
5 Months Ago:	05/2019	\$150.00
4 Months Ago:	06/2019	\$150.00
3 Months Ago:	07/2019	\$150.00
2 Months Ago:	08/2019	\$150.00
Last Month:	09/2019	\$150.00
	Average per month:	\$150.00

#### Line 10 - Income from all other sources

Source of Income: Worker's Compensation

Income by Month:

6 Months Ago:	04/2019	\$1,811.92
5 Months Ago:	05/2019	\$2,264.90
4 Months Ago:	06/2019	\$1,811.92
3 Months Ago:	07/2019	\$1,811.92
2 Months Ago:	08/2019	\$2,264.90
Last Month:	09/2019	\$1,811.92
	Average per month:	\$1,962.91

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

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most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

\$	235	filing fee
+	\$75	administrative fee
\$	310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx</a>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 19-71400 Doc 1 Filed 10/23/19 Entered 10/23/19 14:29:02 Desc Main Document Page 88 of 97

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Western District of Virginia

In 1	Phillip Channon Wright, Jr.  Charity Jean Wright	Case N	э.		
	Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENSATION OF ATTOR	RNEY FOR I	DEBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorn compensation paid to me within one year before the filing of the petition in bankruptcy, be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy.	or agreed to be pa	aid to me, for services rendered	i or to	
	For legal services, I have agreed to accept	\$	1,080.00		
	Prior to the filing of this statement I have received		1,080.00		
	Balance Due	\$	0.00		
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	☐ I have agreed to share the above-disclosed compensation with a person or persons vecopy of the agreement, together with a list of the names of the people sharing in the	who are not memb compensation is:	ers or associates of my law firm	m. A	
5.	y case, including:				
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in det</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, at</li> <li>d. [Other provisions as needed]  Attorney fees \$1,175.00</li> <li>Filing fees \$335.00</li> <li>HS Deed fee &amp; Misc. costs \$27.00</li> </ul>	n may be required;		,	

5. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

The representation is limited in scope. More specifically, and without limitation, parties in interest may challenge a debtor's right to discharge debt in bankruptcy, either totally or on a debt-by-debt basis. Should such challenges occur, they are beyond the scope of representation. Similarly, title searches or obtaining title reports, credit checks, correcting credit reports; the filing of the Discharge Order or other orders in state court; removal of a pending action in another court; redemptions, reaffirmation agreements (if permitted by the court and when the reaffirmation was unusually complex or otherwise deviated from standard practice); lien avoidance actions or motion to avoid judicial liens on real or personal property, various discovery proceedings, audits by the U.S. Trustee (if permitted by the court and when the audit was unusually complex or otherwise deviated from standard practice), proceedings regarding student loans, proceedings regarding taxes, challenges to claims of exemptions, conversion to other Chapters of the Bankruptcy Code, motions for relief, motions to extend time, representation of the Client in any adversary proceeding arising under bankruptcy code, Section 523 for fraud, credit card abuse, false financial statements or any and all exceptions to discharge under Section 523; representation of Client in any adversary proceeding arising under Bankruptcy Code Section 727 for false oath, concealment of assets, revocation of discharge, or any other and all objection to discharge under Section 727; repossess personal property such as automobile, furniture, etc.; representation of Client for motions to compel abandonment of assets; representation of Client for any type of federal or state tax under any state or federal law; prosecuting any complaint for which Clients are obligated to file for a determination that any indebtedness is dischargeable; defending against any complaint filed by the trustee to avoid or to recover any transfer of property which debtor made before the filing of chapter 7 petition; appealing any order or judgment which is entered against debtor; attending a 2004 examination on debtor's behalf; reopening the case; or hearings other than representation at the first meeting of creditors, described above, all of which are possible, are also beyond the scope of representation.

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m re	Charity Jean Wright	Case No.
	Det	otor(s)
	DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEBTOR(S)
		(Continuation Sheet)
		CERTIFICATION
	certify that the foregoing is a complete statement alkruptcy proceeding.	nt of any agreement or arrangement for payment to me for representation of the debtor(s) in
Oct	tober 23, 2019	/s/ Darren Delafield
Date		Darren Delafield 35981
		Signature of Attorney
		Darren Delafield
		4311 Williamson Rd NW
		Roanoke, VA 24012-2820
		5403668665 Fax: 5403668663
		darren@delafieldlawfirm.com
		Name of law firm

Phillip Channon Wright, Jr.

# ADDENDUM TO STATEMENT PURSUANT TO RULE 2016(b) CHAPTER 7

The representation is limited in scope. The representation includes in its scope: 1) office consultation; 2) assistance in preparation of the schedules or amended schedules; 3) assistance in preparation of the statement of financial affairs or amended statement; 4) assistance in preparation of the statement of intent; 5) assistance in preparation of other documents inherently necessary in connection with an uncontested bankruptcy case; 6) representation at the first chapter 7 meeting of creditors; and 7) communication with creditors and the Client by mail and telephone as needed to respond to matters typically incidental to an uncontested Chapter 7case.

This representation is limited in scope. More specifically, and without limitation, parties in interest may challenge a debtor's right to discharge debt in bankruptcy, either totally or on a debt-by-debt basis. Should such challenges occur, they are beyond the scope of representation contemplated by the Agreement. Similarly, title searches or obtaining title reports, credit checks, correcting credit reports, the filing of the Discharge Order or other orders in state court, removal of a pending action in another court, redemptions, reaffirmation agreements (if permitted by the court and when the reaffirmation is unusually complex or otherwise deviates from standard practice), lien avoidance actions or motion to avoid judicial liens on real or personal property, various discovery proceedings, audits by the U.S. Trustee (if permitted by the court and when the audit is unusually complex or otherwise deviates from standard practice). proceedings regarding student loans, proceedings regarding taxes; challenges to claims of exemptions, conversion to other Chapters of the Bankruptcy Code, motions for relief, motions to extend time; representation of the Client in any adversary proceeding arising under bankruptcy code, Section 523 for fraud, credit card abuse, false financial statements or any and all exceptions to discharge under Section 523, representation of Client in any adversary proceeding arising under Bankruptcy Code Section 727 for false oath, concealment of assets, revocation of discharge, or any other and all objection to discharge under Section 727, repossess personal property such as automobile, furniture, etc., representation of Client for motions to compel abandonment of assets, representation of Client for any type of federal or state tax under any state or federal law, prosecuting any complaint for which you are obligated to file for a determination that any indebtedness of yours is dischargeable, defending you against any complaint filed by the trustee to avoid or to recover any transfer of property which you made before the filing of your chapter 7 petition, appealing any order or judgment which is entered against you, attending a 2004 examination on your behalf, reopening your case; or hearings other than representation at the first meeting of creditors, and continued 341 meetings if the debtor fails to attend the first scheduled meeting without good cause or fails to provide documents to the trustee in a timely manner without good cause, or fails to bring proper identification including a picture ID and social security number verification, all of which are possible, are also beyond the scope of representation. Should such matters occur, or be deemed necessary or desirable by the Clients, the Law Firm will charge for such services at the then prevailing hourly rate (presently \$300.00 per attorney hour, \$100.00 per paralegal hour), subject to court approval where required, unless separate written representation agreement with separate financial arrangements is executed.

If the first meeting of creditors is continued because the Client fails to appear, or because the Client fails to timely provide requested documents, or because the Client fails to bring proper photo ID and proof of Social Security Number, the Client agrees to pay an additional \$200.00 attorney fee.

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### United States Bankruptcy Court Western District of Virginia

in re	Charity Jean Wright		Case No.	
		Debtor(s)	Chapter	7
	VER	DIFICATION OF CREDITOR	MATRIX	
The ab	ove-named Debtors hereby verify	that the attached list of creditors is true and co	orrect to the best o	of their knowledge.
Date:	October 23, 2019	/s/ Phillip Channon Wright, Jr.		
		Phillip Channon Wright, Jr. Signature, of Debtor/		
Date:	October 23, 2019	/s/ Charity Jean Wright		
		Charity Jean Wright		

Signature of Debtor

Phillip Channon Wright, Jr.

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Wright, Jr., Phillip and Charity -

180 MEDICAL P O BOX 371863 PITTSBURGH, PA 15250

AETNA P O BOX 30151 TAMPA, FL 33630

ALABAMA POWER 1313 6TH AVE N BIRMINGHAM, AL 35203

ALABAMA RENTAL MANAGERS 2084 VALLEYDALE RD BIRMINGHAM, AL 35244

ASSOCIATED PATHOLOGISTS LLC PO BOX 740858 CINCINNATI, OH 45274

BAPTIST HEALTH P O BOX 11407 ALABASTER, AL 35007

BLUE RIDGE ANESTHESIA 4530 OLD CAVE SPRING RD ROANOKE, VA 24018

BLUE RIDGE CANCER CARE ATTN: BANKRUPTCY DEPT 2013 JEFFERSON ST SW ROANOKE, VA 24014

CAC FINANCIAL CORP 2601 NW EXPRESSWAY ST STE 1000 OKLAHOMA CITY, OK 73112-7272

CAPITAL ONE BANK ATTN BANKRUPTCY DEPT P O BOX 30287 SALT LAKE CITY, UT 84130-0278

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Wright, Jr., Phillip and Charity -

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BANKRUPTCY DEPT.
PO BOX 13066
ROANOKE, VA 24030

CARILION HEALTHCARE CORP OFFICE OF CORP COUNSEL 213 S. JEFFERSON ST STE 1600 ROANOKE, VA 24011

CITY OF CALERA WATER COMPANY 7901 HWY 31 CALERA, AL 35040

COMCAST COMMUNICATIONS 1320 WEST MAIN STREET SALEM, VA 24153

COMMONWEALTH HOSPITAL P O BOX 1400 BELFAST, ME 04915-4033

COX COMMUNICATIONS 6205-B PEACHTREE DUNWOODY RD NE ATLANTA, GA 30328

CREDITOR COLLECTION SERVICE P.O. BOX 21504 ROANOKE, VA 24018-0152

DENSTIN REGIONAL P O BOX 1977 INDIANAPOLIS, IN 46206

DUKE UNIVERSITY HEALTH SYSTEM ATTN: BANKRUPTCY 2700 MERIDIAN PARKWAY SUITE 20 DURHAM, NC 27713

DURHAM & DURHAM P O BOX 1259 OAKS, PA 19456

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Wright, Jr., Phillip and Charity -

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EMERALD COAST BEHAVIORAL HOSPITAL 1940 HARRISON AVENUE PANAMA CITY, FL 32405

FOCUSED RECOVERY SOLUTIONS 9701 METROPOLITAN COURT STE B RICHMOND, VA 23236-3690

FROST-ARNETT
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NASHVILLE, TN 37219-8988

HOWARD, M. D., GARY
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MONTEVALLO, AL 35115-3586

INSIGHT IMAGING
PO BOX 843086
LOS ANGELES, CA 90084-3086

JENNIFER MCNAMARA CIVIL PROCESS CLERK P O BOX 1709 ROANOKE, VA 24008-1709

LABORATORY CORP OF AMERICA PO BOX 2240 BURLINGTON, NC 27216-2240

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Wright, Jr., Phillip and Charity -

LEWIS GALE MEDICAL CENTER BANKRUPTCY DEPARTMENT PO BOX 13620 RICHMOND, VA 23225-8620

LEWIS GALE MEDICAL CENTER HCA HEALTH SERVICES OF VIRGINIA INC PO BOX 740760 CINCINNATI, OH 45274-0760

LEWISGALE REGIONAL HEALTH SYSTEM HCA HEALTH SERVICES OF VIRGINIA INC 1 PARK PLAZA NASHVILLE, TN 37203

MARK HERRING ATTORNEY GENERAL OF VIRGINIA 900 E MAIN STREET RICHMOND, VA 23219

MEDICREDIT, INC. P O BOX 1629 MARYLAND HEIGHTS, MO 63043-0629

MERCHANTS' ASSOCIATION 1345 TAMPA ST TAMPA, FL 33602

NOVASOM INC. DEPT. CH 17169 PALATINE, IL 60055

OLSON, DR. ELISA A.
DUKE DERMATOLOGY CLINIC
40 DUKE MEDICINE CIRCLE
DURHAM, NC 27710-4000

PATHOLOGY GROUP
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BRENTWOOD, TN 37027

PENSACOLA SACRED HEART HOSPITAL P O BOX 2488 PENSACOLA, FL 32513

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Wright, Jr., Phillip and Charity -

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RADIOLOGY ASSOC OF ROANOKE ATTN BANKRUPTCY DEPT 4504 STARKEY RD ROANOKE, VA 24014-4040

RADIOLOGY ASSOCIATES OF RKE ATTN.: BANKRUPTCY PO BOX 12668 ROANOKE, VA 24027-2668

RESTON RADIOLOGY CONSULTANTS 21785 FILIGREE COURT STE #101 ASHBURN, VA 20147

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ROANOKE PHYSICIAN SERVICES LLC PO BOX 660827 DALLAS, TX 75266-0827

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SCA CREDIT SERVICES INC 1502 WILLIAMSON RD NE ROANOKE, VA 24012-5130

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SHELBY OB-GYN P O BOX 320309 FLOWOOD, MS 39232

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Wright, Jr., Phillip and Charity -

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THE ORCHARD APARTMENTS 5360 ORCHARD HILL DR ROANOKE, VA 24019

TREASURER, COUNTY OF ROANOKE PO BOX 21009 ROANOKE, VA 24018-0533

UNIBILL P O BOX 1373 SALEM, VA 24153

UTICA NATIONAL INC. P O BOX 1373 SALEM, VA 24153

VIRGINIA PROSTHETICS 4338 WILLIAMSON RD NW ROANOKE, VA 24012-2821

WILLIAM & CAROLYN ROBERTSON 11713 ARBOR OAKS RD NORTHPORT, AL 35475